



167<sup>वां</sup>  
th

पश्चिम बंगाल राज्य स्तरीय  
बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR WEST BENGAL

## Quarterly Review December, 2024

Date : 24.03.2025

Time : 12.00 Noon

Hotel "The Lalit Great Eastern"

1, 2, 3, Old Court House Street,  
Dalhousie Square, Kolkata - 700069

कार्यसूची टिप्पणी AGENDA NOTES

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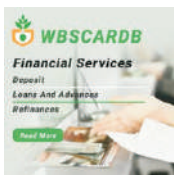
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## General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	7
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks	9356
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

# (1) Kolkata, (2) Purba Burdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) Dakshin Dinajpur, (10) Coochbehar, (11) Birbhum, (12) Paschim Burdwan, (13) Howrah

### Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (Females per 1000 Males)	950
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)
<b>Highest Populated Districts</b>	<b>Lowest Populated Districts</b>
North 24 Parganas-100.82 lac (11.04%)	Dakshin Dinajpur -16.70 lac (1.83%)
South 24 Parganas - 81.53 lac (8.93%)	Darjeeling - 18.42 lac (2.02%)
Burdwan -77.23 lac (8.46%)	Coochbehar - 28.22 lac (3.09%)
Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)

**Farming Activities:****(As per 2011 census)**

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.1,29,706
Per Capita Advance	Rs.90,670

**Bank wise & District wise allocation of Lead Bank Responsibility:**

Bank	No. of Districts	Name of Districts
Punjab National Bank	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan
Indian Bank	1	24-Parganas (North)

**Population group wise Brick & Mortar Branch in the State of West Bengal:**

Population group	December 2023	March 2024	June 2024	September 2024	December 2024
Rural	4290 (43.19%)	4308 (43.02%)	4307 (42.88%)	4327 (42.89%)	4350 (42.88%)
Semi-urban	1890 (19.03%)	1897 (18.94%)	1908 (18.99%)	1914 (18.97%)	1913 (18.86%)
Metro/Urban	3754 (37.78%)	3809 (38.04%)	3830 (38.13%)	3847 (38.14%)	3881 (38.26%)
<b>Total</b>	<b>9,934</b>	<b>10,014</b>	<b>10,045</b>	<b>10,088</b>	<b>10,144</b>

**Position of ATMs in the State of West Bengal:**

Population group	December 2023	March 2024	June 2024	September 2024	December 2024
Rural	2045	2048	2048	2061	2090
Semi- urban	2651	2653	2646	2620	2690
Urban/Metro	7166	7191	7132	7067	6984
<b>Total</b>	<b>11,862</b>	<b>11,892</b>	<b>11,826</b>	<b>11,748</b>	<b>11,764</b>

**VITAL STATISTICS OF WEST BENGAL**

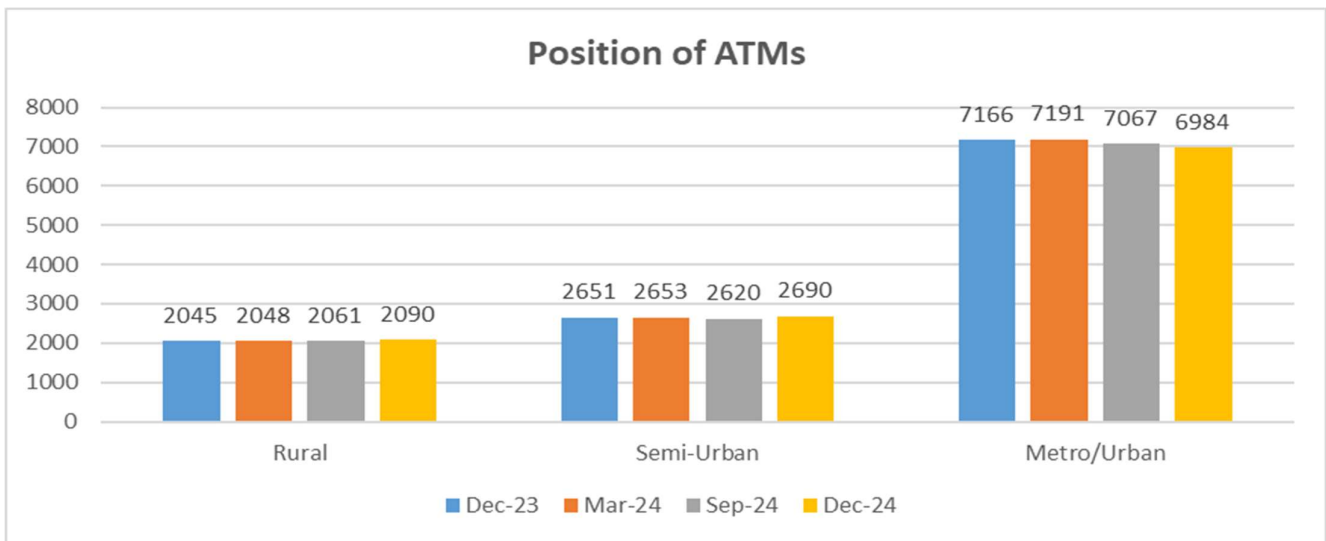
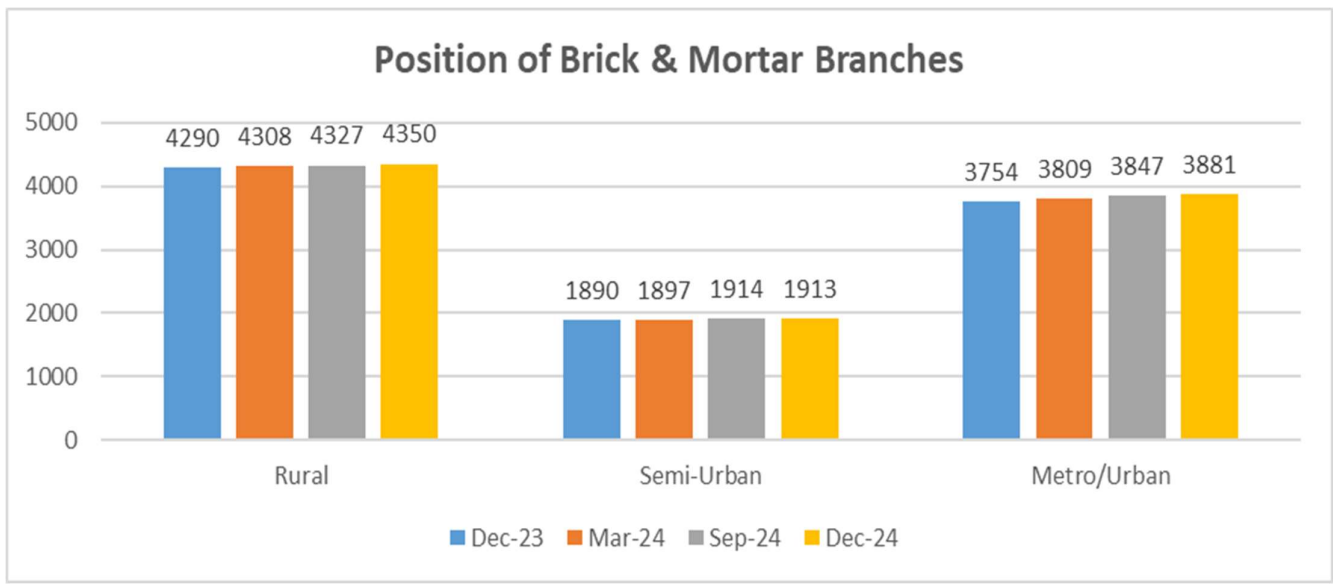
(Amount Rs in crore)

Parameter	December 2023	March 2024	June 2024	September 2024	December 2024
<b>No. of Branches</b>	9934	10,014	10,045	10,088	10,144
<b>Total Deposits</b>	1083275	1134860	1121217	1173719	1184216
<b>Total Advances (with RIDF)</b>	738021	795304	781566	820237	827816
<b>Total Business</b>	1821296	1930164	1902783	1993956	2012032
<b>CD Ratio</b>	69	70	70	70	70
<b>C+I: Deposit Ratio</b>	76	77	79	76	74
<b>Priority Sector Advances (PSA)</b>	309485	321042	316974	322699	334140
<b>% of PSA to ANBC</b>	42	40	41	39	40
<b>Agriculture Advances</b>	78079	84852	87446	89293	92474
<b>% of Agri Advances to ANBC</b>	11	11	11	11	11
<b>MSME</b>	138224	136650	137514	145130	152117
<b>Education Loans</b>	5108	4547	4707	5244	5587
<b>Housing Loans</b>	116415	116116	120769	121776	124594
<b>DRI Advances</b>	143	130	134	167	114
<b>% of DRI Advances to ANBC</b>	0.02	0.02	0.02	0.02	0.01
<b>Advances to SC/ST Communities</b>	20461	21261	19935	18015	17438
<b>Adv. to Women Entrepreneurs</b>	85052	87634	82108	154041	87512
<b>% of Adv to Women to ANBC</b>	12	11	11	19	11
<b>Weaker Section Advances</b>	70282	75317	70748	77043	73208
<b>% of Weaker Advances to ANBC</b>	10	10	9	9	9
<b>Minority Community Advances</b>	36629	38860	71697	37035	37888
<b>% of Minority Co Adv. to Prisec</b>	12	12	23	11	11

## DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2023-24 (December'2023)			FY 2024-25 (December'2024)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	1,06,996	55,310	52%	1,15,852	74,982	65%
2	<b>MSME</b>	1,45,032	1,21,091	84%	1,53,509	1,48,906	97%
3	<b>OPS</b>	43,847	25,564	58%	46,220	17,066	37%
<b>Total PRISEC</b>		<b>2,95,875</b>	<b>2,01,965</b>	<b>69%</b>	<b>3,15,581</b>	<b>2,40,954</b>	<b>76%</b>
4	<b>NPS</b>	1,01,548	2,59,577	256%	1,06,519	3,04,215	286%
<b>Grand Total</b>		<b>3,97,423</b>	<b>4,61,542</b>	<b>116%</b>	<b>4,22,100</b>	<b>5,45,169</b>	<b>129%</b>



## **AGENDA NOTES FOR 167<sup>th</sup> SLBC Meeting**

### **AGENDA - 1**

#### **Confirmation of the Proceedings of the 166<sup>th</sup> SLBC meeting held on 23.12.2024 and review of action points there of:**

The proceedings and action points of 166<sup>th</sup> SLBC Meeting for West Bengal, held on 23<sup>rd</sup> of December 2024, was circulated under the cover of Convener Bank's letter to the members on 07.01.2025. Since the SLBC has not received any observation from any of the members, the same may please be confirmed by the House.

### **AGENDA: 2**

#### **Action Taken Report for the decision adopted in 166<sup>th</sup> SLBC meeting.**

The Action Taken Report (ATR) for the major action points as emerged in the 166<sup>th</sup> SLBC meeting are given below.

<b>Sr.</b>	<b>Action Points</b>	<b>Compliance status</b>
<b>1</b>	KYC Compliance	As directed in the last SLBC meeting & subsequent instruction from RBI, data on inoperative/ dormant/freeze due to Non-Compliance of KYC or otherwise are being collected in a specified format given by RBI from all member banks periodically and the same is being submitted to RBI.
<b>2</b>	Validation of Bank Accounts & Adhaar seeding for receiving DBT	As and when such list is received from various department of State Government, Banks are proactively validating the Bank accounts and Adhaar seeding the same, if required, to ensure smooth transfer of DBT. As on date all bank accounts are validated with Adhar for receiving DBT.
<b>3</b>	To increase MSME lending to achieve ACP target for FY 2024-25  Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	<p>The member banks in the State have disbursed altogether Rs.1,48,906 Crore under MSME up to 31.12.2024, against the target of Rs.1,53,509 Crore with overall achievement of 97% of the total target for FY 2024-25. As on 15.03.2025, total disbursement is Rs. 1,74,783.74 Crore, which is 113.86% of ACP Target of FY 2024-25.</p> <p>As on 31.12.2024, total 1,53,277 number of applications were sponsored to banks, out of which 32,388 number of proposals have been sanctioned amounting to Rs.746.90 Crore, of which 20,474 number of accounts have been disbursed amounting to Rs.425.88 Crore.</p> <p>As on 11.03.2025, member banks have cumulatively sanctioned 36,438 no of proposals. Final disbursement had taken place in 23,103 accounts amounting to Rs.491.48 Cr.</p> <p>A separate meeting was held by the Hon'ble Chief Secretary, Government of West Bengal, on 21.02.2025 at Nabanna with all the major banks for better implementation of WBBCCS. Special drive was conducted from 17<sup>th</sup> March 2025 to 21<sup>st</sup> March 2025, for disposal of pending cases.</p>

<p>4</p>	<p>To increase Agriculture lending to achieve ACP target for FY 224-25.</p> <p>AIF Proposal sanction &amp; Disbursement</p> <p>KCC target for FY-2024-25 to be achieved. KCC renewal to be increased.</p>	<p>The agriculture disbursement up to December 2024 for the financial year 2024-25 is Rs. 74,982 crores thus achieving 65 % of the annual target. The member banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending.</p> <p>Member banks have cumulatively sanctioned 4393 no of AIF proposals amounting to Rs.2012.85 Cr. and 3967 no of proposals have been disbursed cumulatively amounting to Rs.1370.49 Cr. as on 31.12.2024.</p> <p>Member banks have cumulatively sanctioned 4879 no of AIF proposals amounting to Rs.2213.68 cr. and 4282 no of proposals have been disbursed cumulatively amounting to Rs.1446.71 Cr. as on 20.02.2025.</p> <p>All the banks operating in the State have disbursed 25,03,111 number of KCCs including renewal cases up to December Quarter during FY 2024-25, registering 71.52% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.23,722.76 Crore covering 44,73,782 number of accounts as on 31.12.2024. The average ticket size of outstanding KCC loans is increased to Rs.53,026/- as on 31.12.2024 from Rs.47,381/- as on 30.09.2024.</p>
<p>5</p>	<p>Member banks to exert their wholehearted effort to increase West Bengal Student Credit Card (WBSCC) sanction and disbursement as well.</p>	<p>As on 31.12.2024, member banks have cumulatively sanctioned 81,025 number of WBSCC proposals out of which disbursement made in 57,902 no. of accounts and 21,858 no. of proposals are pending at various bank branches.</p> <p>Member banks have sanctioned 85450 no. of WBSCC cases, out of which 62098 no of Proposal disbursed as on 12.03.2025.</p>
<p>6</p>	<p>Food Processing &amp; Fishery:</p> <p>To hold a separate meeting between all the members and the Department regarding disposal of pending PMFME applications</p> <p>SLBC to share the list of Nodal Officers from all member banks dealing with PMFME/MJCC proposals with the Department.</p>	<p>A separate meeting was held on 24.12.2024 with Member Banks &amp; Department on PMFME for review of performance of all the member Banks.</p> <p>PMFME has been included in SLBC Sub-Committee on Agriculture meeting as separate agenda. The said meeting was held on 24-02-2025 wherein threadbare discussion on implementation of PMFME.</p> <p>As directed, list of Nodal officers shared with the department.</p>

7	Banks have to achieve the annual target in SHG NRLM positively.	<p>As per data provided by WBSRLM Dept, Govt. of West Bengal, at the end of December Quarter 2024, disbursed credit linkage of SHG stood at Rs.21,010.73 Crore (70% of financial target) covering 8,92,495 number of groups (119% of physical target) as against Credit Linkage of Rs.17,485.23 Crore covering 7,63,488 number of groups at the end of December 2023.</p> <p>As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended December 2024 stood at Rs.29,223.29 Crore.</p>
8	CD- ratio of the State of West Bengal.	<p>Over-all CD ratio of the state improved considering the corporate advances by the member banks.</p> <p>CD ratio for the December 2024 Quarter stands at 69.90% as compared to 68.13%. as on December,2023.</p>

### AGENDA – 3

#### **Review of Credit Disbursement by Banks during the FY against ACP 2024-25:**

All the banks operating in the State have cumulatively disbursed Rs.2,40,954 Crore in Priority Sector till 31.12.2024, i.e. 76% against the annual target of Rs.3,15,581 Crore for the financial year 2024-25. The achievement till 31.12.2023 was Rs.2,01,965 Crore against annual target of Rs.2,95,875 Crore during the financial year 2023-24 in Priority Sector.

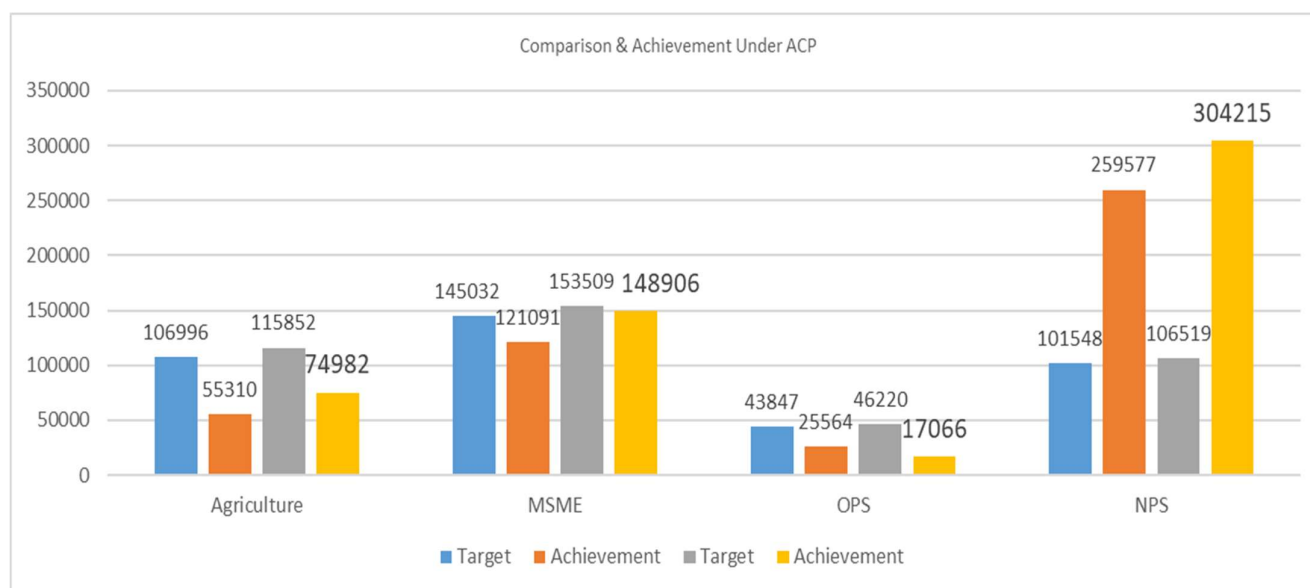
Achievement under Agriculture sector is 65% amounting to Rs.74,982 Crore, the achievement in MSME sector is 97% amounting to Rs.1,48,906 Crore and the achievement in Other Priority Sector (OPS) is 37% amounting to Rs.17,066 Crore as on 31.12.2024 which were Rs.55,310 Crore, Rs.1,21,091 Crore and Rs.25,564 Crore in Agriculture, MSME & OPS sector respectively as on 31.12.2023.

Disbursement in Non-Priority Sector is Rs.3,04,215 Crore i.e.286% of the ACP of Rs.1,06,519 Crore which results in overall disbursement of Rs.5,45,169 Crore i.e.129% against ACP of Rs.4,22,100 Crore as on 31.12.2024.

**A comparative position of achievement in disbursement figure under ACP during FY 2024-25 with last financial year is as under:**

Sr. No.	Broad Sector	FY 2023-24 (As on 31.12.2023)			FY 2024-25 (As on 31.12.2024)		
		Target	Achievement	Achievement %	Target	Achievement	Achievement %
1	<b>Agriculture</b>	1,06,996	55,310	52%	1,15,852	74,982	65%
2	<b>MSME</b>	1,45,032	1,21,091	84%	1,53,509	1,48,906	97%
3	<b>OPS</b>	43,847	25,564	58%	46,220	17,066	37%
4	<b>PRISEC</b>	<b>2,95,875</b>	<b>2,01,965</b>	<b>69%</b>	<b>3,15,581</b>	<b>2,40,954</b>	<b>76%</b>
5	<b>NPS</b>	1,01,548	2,59,577	256%	1,06,519	3,04,215	286%
	<b>Grand Total</b>	<b>3,97,423</b>	<b>4,61,542</b>	<b>116%</b>	<b>4,22,100</b>	<b>5,45,169</b>	<b>129%</b>

Bank-wise position of achievement in disbursement under different sectors. e.g. Agriculture, MSME, OPS (Other Priority Sector) etc. are reported in the respective sector wise agenda.



Target FY 2023-24	Achievement up to 31.12.2023	Target FY 2024-25	Achievement up to 31.12.2024
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## Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended December, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture					
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities		Total Agriculture					
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.	
1	Bank of Baroda	9422	625.24	1010	485.00	5163	655.22	304667	5510.70	15595	1765.46	32.04	
2	Bank of India	155683	1588.78	94	32.42	38741	2040.02	320228	5578.36	194518	3661.21	65.63	
3	Bank of Maharashtra	795	7.78	195	5.00	486	187.52	11208	184.50	1476	200.30	108.56	
4	Canara Bank	89238	890.87	201	14.17	832	207.14	494346	6976.07	90271	1112.18	15.94	
5	Central Bank of India	84660	2008.00	81	46.30	143	217.98	311688	4289.76	84884	2272.28	52.97	
6	Indian Bank	153612	2610.21	157	181.58	3352	1159.64	524762	7931.75	157121	3951.43	49.82	
7	Indian Overseas Bank	1612	102.35	26	18.18	532	198.32	34297	593.02	2170	318.85	53.77	
8	Punjab & Sind Bank	1	0.07	14	1.91	56	38.14	5411	82.96	71	40.12	48.36	
9	Punjab National Bank	188773	4855.32	451	80.80	3523	652.31	1151074	16870.50	192747	5588.43	33.13	
10	State Bank of India	674888	9881.36	60	80.15	1617	3133.61	1149323	15465.41	676565	13095.12	84.67	
11	UCO Bank	36312	2302.82	31	84.12	88	29.82	363056	3523.98	36431	2416.76	68.58	
12	Union Bank of India	31946	703.56	370	93.29	13644	841.96	183211	2902.13	45960	1638.81	56.47	
<b>Total PSU</b>		<b>1426942</b>	<b>25576.36</b>	<b>2690</b>	<b>1122.92</b>	<b>68177</b>	<b>9361.68</b>	<b>4853271</b>	<b>69909.13</b>	<b>1497809</b>	<b>36060.95</b>	<b>51.58</b>	
13	Axis Bank	108251	2639.84	42	46.40	1803	4095.12	128130	2280.05	110096	6781.36	297.42	
14	Bandhan Bank	72022	542.98	10	0.66	43527	489.14	481820	8137.16	115559	1032.78	12.69	
15	Catholic Syrian Bank Ltd.	115	7.56	0	0.00	3023	20.52	398	5.39	3138	28.08	521.44	
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	3	0.26	0	0.00	0.00	
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	101	2.16	0	0.00	0.00	
18	Federal Bank	21025	486.05	7	1.38	263	248.36	11707	211.66	21295	735.79	347.63	
19	HDFC Bank	134154	886.41	44	78.66	1495	2355.40	145628	2204.33	135693	3320.47	150.63	
20	ICICI Bank	38202	522.53	1	2.00	393	1461.49	130788	1930.83	38596	1986.02	102.86	
21	IDBI Bank	18254	149.25	16	30.24	396	41.36	58704	815.78	18666	220.85	27.07	
22	IDFC First Bank	9452	41.38	0	0.00	0	0.00	6194	95.82	9452	41.38	43.18	
23	Indusind Bank	507631	2263.47	0	0.00	14	81.10	232767	2863.79	507645	2344.56	81.87	
24	Karnataka Bank Ltd.	1498	25.14	13	11.21	167	195.07	4272	99.85	1678	231.42	231.76	
25	Karur Vysya Bank	0	0.00	0	0.00	95	2.85	1275	19.85	95	2.85	14.35	
26	Kotak Mahindra Bank	3776	185.82	1	0.04	90	331.49	12612	250.95	3867	517.36	206.16	
27	Lakshmi Vilas Bank (DBS)	15181	72.22	13	107.32	5	73.25	315	16.59	15199	252.79	1523.35	
28	Ratnakar Bank Ltd	84785	362.16	0	0.00	9	74.06	9978	141.47	84794	436.21	308.35	
29	South Indian Bank Ltd.	1513	26.50	0	0.00	0	0.00	1741	25.27	1513	26.50	104.88	
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	1	0.12	0	0.00	0.00	
32	YES Bank	8117	38.74	30	12.71	323	1385.74	6786	171.30	8470	1437.19	839.00	
<b>Total PVT</b>		<b>1023976</b>	<b>8250.04</b>	<b>177</b>	<b>290.63</b>	<b>51603</b>	<b>10854.94</b>	<b>1233220</b>	<b>19272.62</b>	<b>1075756</b>	<b>19395.61</b>	<b>100.64</b>	
33	Au Small finance Bank	3240	12.54	0	0.00	1	4.00	75	2.51	3241	16.54	658.93	
34	ESAF SF Bank	27586	136.54	0	0.00	0	0.00	37973	448.32	27586	136.54	30.46	
35	Jana Small Finance Bank	25585	148.03	0	0.00	0	0.00	27459	471.47	25585	148.03	31.40	
36	Ujjivan Small Finance Bank	86865	500.68	0	0.00	0	0.00	130905	1779.36	86865	500.68	28.14	
37	Utkarsh Small Finance Bank	4126	17.92	0	0.00	0	0.00	3257	44.59	4126	17.92	40.19	
<b>Total Small Finance</b>		<b>147402</b>	<b>815.72</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>4.00</b>	<b>199669</b>	<b>2746.25</b>	<b>147403</b>	<b>819.72</b>	<b>29.85</b>	
38	BGVB (PNB)	264412	3442.81	13	1.45	581	3.82	411539	5476.99	265006	3448.08	62.96	
39	PBGB (UCO)	67520	1442.43	6	3.22	9	15.95	169502	2233.90	67535	1461.60	65.43	
40	UBKGB (CBI)	100825	1780.78	0	0.00	10	0.27	208517	2898.21	100835	1781.05	61.45	
<b>Total RRB</b>		<b>432757</b>	<b>6666.02</b>	<b>19</b>	<b>4.67</b>	<b>600</b>	<b>20.04</b>	<b>789558</b>	<b>10609.10</b>	<b>433376</b>	<b>6690.73</b>	<b>63.07</b>	
41	WB State Co-Op Bank Ltd.	1213491	4029.45	15	9.77	2115	9.59	998283	13198.04	1215621	4048.80	30.68	
42	WBSCARD Bank Ltd.	2737	120.82	0	0.00	0	0.00	8901	117.06	2737	120.82	103.21	
<b>Total Co-Optv</b>		<b>1216228</b>	<b>4150.27</b>	<b>15</b>	<b>9.77</b>	<b>2115</b>	<b>9.59</b>	<b>1007184</b>	<b>13315.10</b>	<b>1218358</b>	<b>4169.62</b>	<b>31.31</b>	
<b>Grand Total</b>		<b>4247305</b>	<b>45458.41</b>	<b>2901</b>	<b>1427.98</b>	<b>122496</b>	<b>20250.25</b>	<b>8082902</b>	<b>115852.20</b>	<b>4372702</b>	<b>67136.63</b>	<b>57.95</b>	
<b>Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)</b>												<b>7845.17</b>	
<b>Grand T total with RIDF</b>								<b>8082902</b>	<b>115852.20</b>	<b>4372702</b>	<b>74981.80</b>	<b>64.72</b>	

## Statement showing disbursement in MSME under Priority Sector up to the quarter ended December, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC					
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter			
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter							
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.	
1	Bank of Baroda	8947	835.00	6168	585.00	257	465.00	45	24.00	3020	285.00	71071	3429.33	18437	2194.00	63.98	
2	Bank of India	34943	2310.20	759	1859.73	489	674.51	0	0.00	0	0.00	116238	6034.03	36191	4844.44	80.29	
3	Bank of Maharashtra	1142	124.56	65	123.58	8	38.69	0	0.00	0	0.00	14979	580.93	1215	286.83	49.37	
4	Canara Bank	15216	1673.88	833	828.73	55	305.67	0	0.00	85	47.89	139286	5856.36	16189	2856.17	48.77	
5	Central Bank of India	13819	1114.99	486	622.61	26	183.82	51	1.47	0	0.00	62752	2760.48	14382	1922.89	69.66	
6	Indian Bank	43254	3382.87	2240	1936.14	136	610.23	19	2.10	0	0	208496	9131.08	45649	5931.34	64.96	
7	Indian Overseas Bank	2234	243.53	41	46.68	16	20.75	0	0.00	17	83.09	25819	1470.52	2308	394.05	26.80	
9	Punjab & Sind Bank	773	45.98	111	134.02	1	18.00	0	0.00	0	0.00	5794	247.81	885	198.00	79.90	
8	Punjab National Bank	45151	6130.13	3046	1609.05	192	627.22	8	1.93	0	0.00	411906	17810.79	48397	8368.33	46.98	
10	State Bank of India	151655	14281.54	7327	7163.00	1499	6869.00	0	0.00	1011	3304.00	594272	26668.23	161492	31617.54	118.56	
11	UCO Bank	27610	1643.46	404	2642.44	12	66.32	0	0.00	0	0.00	93363	6112.59	28026	4352.22	71.20	
12	Union Bank of India	13536	2225.80	974	1815.45	129	993.25	142	3.39	0	0.00	82627	5052.70	14781	5037.89	99.71	
<b>Total PSU</b>		<b>358280</b>	<b>34011.94</b>	<b>22454</b>	<b>19366.44</b>	<b>2820</b>	<b>10872.46</b>	<b>265</b>	<b>32.89</b>	<b>4133</b>	<b>3719.98</b>	<b>1826603</b>	<b>85154.84</b>	<b>387952</b>	<b>68003.70</b>	<b>79.86</b>	
13	Axis Bank	7675	3277.73	3463	5191.49	1427	5883.78	0	0.00	0	0.00	140049	9396.75	12565	14353.00	152.74	
14	Bandhan Bank	210995	2433.23	56	31.82	5	25.90	0	0.00	3	4.76	284043	10102.08	211059	2495.71	24.70	
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	114	8.11	0	0.00	0.00	
16	City Union Bank Ltd.	13	13.89	10	28.20	2	16.19	0	0.00	0	0.00	300	12.98	25	58.28	448.91	
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.10	8	25.00	0	0.00	0	0.00	228	15.79	9	25.10	158.98	
18	Federal Bank	532	301.37	249	683.23	134	289.22	0	0.00	0	0.00	4474	495.47	915	1273.82	257.09	
19	HDFC Bank	8585	5263.22	6145	7731.75	3243	7982.97	0	0.00	0	0.00	109666	11817.76	17973	20977.94	177.51	
20	ICICI Bank	11039	6744.41	6310	9372.62	1837	6682.55	0	0.00	0	0.00	201345	14772.58	19186	22799.58	154.34	
21	IDBI Bank	5216	396.00	215	275.67	44	140.25	0	0.00	1024	189.35	31009	1672.01	6499	1001.27	59.88	
22	IDFC First Bank	2267	366.12	545	215.62	164	39.37	0	0.00	0	0.00	14672	623.73	2976	621.12	99.58	
23	Indusind Bank	189251	1887.12	928	2349.35	94	324.11	0	0.00	0	0.00	211093	4711.56	190273	4560.57	96.80	
24	Karnataka Bank Ltd.	752	210.09	442	356.99	49	164.04	0	0.00	0	0.00	2548	250.45	1243	731.12	291.93	
25	Karur Vysya Bank	812	324.51	0	0.00	0	0.00	0	0.00	0	0.00	3903	167.48	812	324.51	193.76	
26	Kotak Mahindra Bank	1628	542.64	1115	1362.79	435	1263.10	0	0.00	0	0.00	52647	1863.36	3178	3168.52	170.04	
27	Lakshmi Vilas Bank (DBS)	70	27.10	177	237.51	51	250.27	0	0.00	0	0.00	1782	201.62	298	514.88	255.37	
28	Ratnakar Bank Ltd	777	83.06	714	229.87	319	703.31	0	0.00	0	0.00	2885	277.70	1810	1016.24	365.95	
29	South Indian Bank Ltd.	12	23.29	10	35.21	1	0.68	0	0.00	0	0.00	2053	128.25	23	59.18	46.14	
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
31	Tamilnad Mercantile Bank	4	3.16	0	0.00	0	0.00	0	0.00	0	0.00	73	4.74	4	3.16	66.71	
32	YES Bank	1630	660.90	687	1148.85	496	1784.17	0	0.00	0	0.00	19383	2242.60	2813	3593.92	160.26	
<b>Total PVT</b>		<b>441258</b>	<b>22557.84</b>	<b>21067</b>	<b>29251.06</b>	<b>8309</b>	<b>25574.92</b>	<b>0</b>	<b>0.00</b>	<b>1027</b>	<b>194.11</b>	<b>1082267</b>	<b>58765.02</b>	<b>471661</b>	<b>77577.93</b>	<b>132.01</b>	
33	Au SF Bank	1638	49.87	70	54.42	1	6.57	0	0.00	0	0.00	973	113.67	1709	110.86	97.53	
34	ESAF SF Bank	8647	47.46	0	0.00	0	0.00	0	0.00	0	0.00	1900	75.06	8647	47.46	63.23	
35	Jana SF Bank	7972	114.02	5	5.37	1	0.04	0	0.00	0	0.00	8441	273.13	7978	119.43	43.73	
36	Ujivan SF Bank	55034	334.05	27	12.34	15	6.68	0	0.00	0	0.00	38484	1112.72	55076	353.08	31.73	
37	Utkarsh SF Bank	98	22.99	1	0.20	0	0.00	0	0.00	0	0.00	994	73.81	99	23.19	31.42	
<b>Total Small Finance</b>		<b>73389</b>	<b>568.40</b>	<b>103</b>	<b>72.33</b>	<b>17</b>	<b>13.29</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>50792</b>	<b>1648.39</b>	<b>73509</b>	<b>654.02</b>	<b>39.68</b>	
38	BGVB (PNB)	75995	1107.79	327	27.27	15	7.11	1368	45.66	0	0.00	217690	2890.80	77705	1187.83	41.09	
39	PBGB (UCO)	30838	1118.40	5	12.11	0	0.00	1	0.09	0	0.00	30422	1744.33	30844	1130.60	64.82	
40	UBKGB (CBI)	17789	193.50	0	0.00	0	0.00	12	0.14	0	0.00	11911	400.00	17801	193.64	48.41	
<b>Total RRB</b>		<b>124622</b>	<b>2419.69</b>	<b>332</b>	<b>39.38</b>	<b>15</b>	<b>7.11</b>	<b>1381</b>	<b>45.89</b>	<b>0</b>	<b>0.00</b>	<b>260023</b>	<b>5035.13</b>	<b>126350</b>	<b>2512.07</b>	<b>49.89</b>	
41	WB State Co-Op Bank Ltd.	650	115.57	469	14.24	0	0.00	72	2.39	18	11.07	74678	2791.37	1209	143.27	5.13	
42	WBSCARD Bank Ltd.	412	15.46	0	0.00	0	0.00	0	0.00	0	0.00	4209	114.43	412	15.46	13.51	
<b>Total Co-Optv</b>		<b>1062</b>	<b>131.03</b>	<b>469</b>	<b>14.24</b>	<b>0</b>	<b>0.00</b>	<b>72</b>	<b>2.39</b>	<b>18</b>	<b>11.07</b>	<b>78887</b>	<b>2905.79</b>	<b>1621</b>	<b>158.73</b>	<b>5.46</b>	
<b>Grand Total</b>		<b>998611</b>	<b>59688.90</b>	<b>44425</b>	<b>48743.45</b>	<b>11161</b>	<b>36467.78</b>	<b>1718</b>	<b>81.17</b>	<b>5178</b>	<b>3925.15</b>	<b>3298572</b>	<b>153509.18</b>	<b>1061093</b>	<b>148906.45</b>	<b>97.00</b>	

## Statement showing disbursement in Export, Education &amp; Housing under Priority Sector up to the quarter ended December, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	24300	99.82	175	56.25	56.35	2844	217.52	858	75.25	34.60	10268	1116.90	3410	525.99	47.09
2	Bank of India	24829	75.01	0	0.00	0.00	2379	179.01	2195	26.87	15.01	1590	228.17	1656	191.63	83.99
3	Bank of Maharashtra	6458	19.00	0	0.00	0.00	358	27.98	156	2.96	10.58	335	42.15	252	25.69	60.96
4	Canara Bank	36159	104.23	0	0.00	0.00	2927	217.38	2412	34.53	15.88	1412	189.44	1437	157.89	83.34
5	Central Bank of India	64548	122.19	22	33.82	27.68	2553	168.15	1336	24.49	14.56	1013	120.14	1080	71.69	59.67
6	Indian Bank	30955	128.19	1	1.28	1.00	4867	373.06	1952	106.83	28.64	4131	589.60	1773	254.23	43.12
7	Indian Overseas Bank	18756	53.48	437	3.42	6.40	942	71.83	85	5.23	7.28	215	37.40	479	126.38	337.95
8	Punjab & Sind Bank	5790	9.71	0	0.00	0.00	272	21.18	14	0.73	3.45	37	5.51	39	5.90	107.05
9	Punjab National Bank	48841	220.76	3	52.71	23.88	9180	683.16	13072	184.52	27.01	3623	541.45	6279	637.86	117.81
10	State Bank of India	116717	300.09	0	0.00	0.00	10064	746.58	17974	289.74	38.81	46910	6910.49	25841	1533.00	22.18
11	UCO Bank	16299	79.61	0	0.00	0.00	2209	165.74	2812	26.20	15.81	1343	180.02	2203	278.49	154.70
12	Union Bank of India	53063	81.97	0	0.00	0.00	1928	147.22	2353	31.12	21.14	583	78.71	580	62.77	79.75
	<b>Total PSU</b>	<b>446715</b>	<b>1294.06</b>	<b>638</b>	<b>147.48</b>	<b>11.40</b>	<b>40523</b>	<b>3018.80</b>	<b>45219</b>	<b>808.47</b>	<b>26.78</b>	<b>71460</b>	<b>10039.97</b>	<b>45029</b>	<b>3871.52</b>	<b>38.56</b>
13	Axis Bank	32841	102.20	4	61.20	59.88	2004	153.15	789	34.52	22.54	1011	122.59	950	58.15	47.43
14	Bandhan Bank	126426	347.64	0	0.00	0.00	2883	202.03	0	0.00	0.00	2037	248.89	7783	284.74	114.40
15	Catholic Syrian Bank Ltd.	2	0.82	0	0.00	0.00	6	0.58	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	1	1.47	0	0.00	0.00	10	0.91	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	2	0.82	0	0.00	0.00	9	0.82	0	0.00	0.00	16	0.14	2	0.28	198.54
18	Federal Bank	3112	14.94	0	0.00	0.00	148	12.97	3	0.16	1.22	5	0.34	27	4.25	1261.93
19	HDFC Bank	44402	120.90	0	0.00	0.00	2416	184.39	2684	62.13	33.70	2568	410.92	12116	458.40	111.56
20	ICICI Bank	35652	100.27	4	60.34	60.18	1786	138.78	113	13.15	9.47	906	130.62	523	110.52	84.61
21	IDBI Bank	12336	26.69	0	0.00	0.00	739	56.45	91	1.58	2.80	4344	575.68	258	64.25	11.16
22	IDFC First Bank	5804	19.24	0	0.00	0.00	213	17.74	0	0.00	0.00	10	2.08	46	7.59	364.79
23	Indusind Bank	15227	48.91	6	76.33	156.08	637	48.42	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	2913	6.25	0	0.00	0.00	103	8.08	16	0.44	5.44	677	115.26	591	67.59	58.64
25	Karur Vysya Bank	4	3.34	0	0.00	0.00	67	5.03	9	0.12	2.38	327	46.61	482	121.24	260.13
26	Kotak Mahindra Bank	2877	29.57	0	0.00	0.00	236	20.57	0	0.00	0.00	43	8.28	10	0.94	11.40
27	Lakshmi Vilas Bank (DBS)	3	2.32	0	0.00	0.00	26	2.28	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	2877	12.39	0	0.00	0.00	105	9.10	0	0.00	0.00	0	0.00	3	0.53	#DIV/0!
29	South Indian Bank Ltd.	2916	8.12	0	0.00	0.00	266	22.98	1	0.05	0.22	15	1.91	1	0.27	14.17
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.74	0	0.00	0.00	5	0.46	0	0.00	0.00	1	0.16	2	1.06	654.01
32	YES Bank	5793	15.64	8	12.47	79.75	184	15.82	5	0.49	3.10	29	5.91	36	5.66	95.83
	<b>Total PVT</b>	<b>293189</b>	<b>862.26</b>	<b>22</b>	<b>210.34</b>	<b>24.39</b>	<b>11843</b>	<b>900.58</b>	<b>3711</b>	<b>112.64</b>	<b>12.51</b>	<b>11989</b>	<b>1669.37</b>	<b>22830</b>	<b>1185.46</b>	<b>71.01</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	35	2.96	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	109	8.12	0	0.00	0.00	4	0.88	36	3.66	415.11
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	205	16.28	0	0.00	0.00	131	23.55	1716	15.01	63.74
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	548	39.78	0	0.00	0.00	2813	367.30	15623	219.78	59.84
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	63	5.81	0	0.00	0.00	16	3.17	41	6.22	196.28
	<b>Total Small Finance</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>960</b>	<b>72.96</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>2964</b>	<b>394.90</b>	<b>17416</b>	<b>244.67</b>	<b>61.96</b>
38	BGVB (PNB)	0	0.00	0	0.00	#DIV/0!	1441	117.29	1408	9.84	8.39	863	103.38	848	105.31	101.87
39	PBGB (UCO)	0	0.00	0	0.00	#DIV/0!	212	13.89	146	1.70	12.24	564	74.58	1177	133.94	179.59
40	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	425	20.02	43	0.80	4.00	1980	155.24	979	181.84	117.13
	<b>Total RRB</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>2078</b>	<b>151.20</b>	<b>1597</b>	<b>12.34</b>	<b>8.16</b>	<b>3407</b>	<b>333.20</b>	<b>3004</b>	<b>421.09</b>	<b>126.38</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1681	122.56	1648	30.40	24.80	3131	407.11	702	98.63	24.23
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	39	4.00	0	0.00	0.00	50	5.35	82	9.55	178.63
	<b>Total Co-Optv</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>1720</b>	<b>126.56</b>	<b>1648</b>	<b>30.40</b>	<b>24.02</b>	<b>3181</b>	<b>412.46</b>	<b>784</b>	<b>108.18</b>	<b>26.23</b>
	<b>Grand Total</b>	<b>739904</b>	<b>2156.32</b>	<b>660</b>	<b>357.83</b>	<b>16.59</b>	<b>57124</b>	<b>4270.10</b>	<b>52175</b>	<b>963.85</b>	<b>22.57</b>	<b>93001</b>	<b>12849.90</b>	<b>89063</b>	<b>5830.92</b>	<b>45.38</b>

**Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended December, 2024**

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	417	123.98	0	0.00	0.00	1283	40.96	0	0.00	0.00	19177	412.90	817	507.00	122.79
2	Bank of India	586	102.65	0	0.00	0.00	1694	25.77	0	0.00	0.00	8860	206.07	8	1.22	0.59
3	Bank of Maharashtra	105	23.00	0	0.00	0.00	303	7.40	0	0.00	0.00	1216	26.06	0	0.00	0.00
4	Canara Bank	932	128.94	2	1.00	0.78	2211	32.33	9	0.12	0.37	10319	235.09	16	0.07	0.03
5	Central Bank of India	1093	107.37	0	0.00	0.00	2192	24.22	0	0.00	0.00	35799	761.54	5683	483.65	63.51
6	Indian Bank	1137	188.14	0	0.00	0.00	2997	47.23	0	0.00	0.00	14022	343.40	1	30.00	8.74
7	Indian Overseas Bank	298	64.17	0	0.00	0.00	748	20.43	0	0.00	0.00	3552	72.00	65	6.02	8.36
9	Punjab & Sind Bank	78	13.43	1	0.49	3.65	144	3.85	0	0.00	0.00	874	16.17	8	0.09	0.56
8	Punjab National Bank	2713	367.18	1	0.05	0.01	6696	78.88	69	0.98	1.24	30835	785.84	280	2.13	0.27
10	State Bank of India	3242	413.82	1	0.03	0.01	6941	94.87	1	3.76	3.96	34014	770.79	0	0.00	0.00
11	UCO Bank	597	117.61	3	13.04	11.09	2028	32.94	0	0.00	0.00	54306	1363.68	22087	1005.89	73.76
12	Union Bank of India	505	96.98	4	0.05	0.05	1276	28.42	2	15.00	52.78	7457	135.40	0	0.00	0.00
<b>Total PSU</b>		<b>11703</b>	<b>1747.25</b>	<b>12</b>	<b>14.66</b>	<b>0.84</b>	<b>28513</b>	<b>437.29</b>	<b>81</b>	<b>19.86</b>	<b>4.54</b>	<b>220431</b>	<b>5128.94</b>	<b>28965</b>	<b>2036.07</b>	<b>39.70</b>
13	Axis Bank	562	128.53	0	0.00	0.00	1605	39.08	0	0.00	0.00	40475	964.80	48364	212.20	21.99
14	Bandhan Bank	4160	371.22	0	0.00	0.00	7538	62.26	0	0.00	0.00	569712	12069.54	802327	4595.86	38.08
15	Catholic Syrian Bank Ltd.	2	1.04	0	0.00	0.00	6	0.40	0	0.00	0.00	15	0.40	652	2.76	682.29
16	City Union Bank Ltd.	1	1.77	0	0.00	0.00	8	0.75	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	3	1.16	0	0.00	0.00	8	0.40	0	0.00	0.00	24	0.64	0	0.00	0.00
18	Federal Bank	22	18.53	0	0.00	0.00	131	7.00	0	0.00	0.00	988	22.08	1554	7.52	34.06
19	HDFC Bank	565	146.67	0	0.00	0.00	1537	48.42	1	0.00	0.01	20825	533.25	238	1.30	0.24
20	ICICI Bank	410	120.36	0	0.00	0.00	1242	40.23	0	0.00	0.00	5895	114.35	12	0.50	0.44
21	IDBI Bank	192	33.09	3	3.24	9.79	495	9.32	0	0.00	0.00	2467	51.81	981	76.25	147.18
22	IDFC First Bank	86	23.28	0	0.00	0.00	173	7.98	0	0.00	0.00	675	10.76	0	0.00	0.00
23	Indusind Bank	148	56.25	59	0.28	0.49	616	19.62	0	0.00	0.00	2537	51.39	2175	10.24	19.92
24	Karnataka Bank Ltd.	14	7.74	0	0.00	0.00	77	2.85	1	0.24	8.43	358	6.44	41	2.23	34.63
25	Karur Vysya Bank	6	4.64	0	0.00	0.00	49	1.68	0	0.00	0.00	1018	27.76	48	0.10	0.36
26	Kotak Mahindra Bank	19	35.36	0	0.00	0.00	190	14.77	0	0.00	0.00	267	3.66	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	3	2.86	0	0.00	0.00	17	1.16	0	0.00	0.00	30	0.89	59	0.28	31.38
28	Ratnakar Bank Ltd	11	14.09	0	0.00	0.00	84	5.79	1	101.45	1753.21	975	20.51	5817	23.73	115.68
29	South Indian Bank Ltd.	69	11.06	0	0.00	0.00	72	3.50	0	0.00	0.00	362	5.22	7	21.64	414.86
30	SIDBI	1	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.88	0	0.00	0.00	4	0.38	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	76	19.92	0	0.00	0.00	151	6.79	0	0.00	0.00	702	11.06	295	10.26	92.80
<b>Total PVT</b>		<b>6351</b>	<b>998.46</b>	<b>62</b>	<b>3.52</b>	<b>0.35</b>	<b>14003</b>	<b>272.35</b>	<b>3</b>	<b>101.69</b>	<b>37.34</b>	<b>647325</b>	<b>13894.56</b>	<b>862570</b>	<b>4964.86</b>	<b>35.73</b>
33	Au Small finance Bank	2	5.32	0	0.00	0.00	27	2.27	0	0.00	0.00	18	0.27	2531	9.92	3711.19
34	ESAF SF Bank	77	6.07	0	0.00	0.00	99	1.14	0	0.00	0.00	382	9.91	34736	157.05	1585.44
35	Jana Small Finance Bank	83	14.81	0	0.00	0.00	138	4.49	0	0.00	0.00	11885	179.43	17996	163.24	90.97
36	Ujivan Small Finance Bank	227	28.09	2460	13.09	46.62	525	6.08	0	0.00	0.00	21377	575.73	67329	398.53	69.22
37	Utkarsh Small Finance Bank	9	9.67	0	0.00	0.00	57	3.82	0	0.00	0.00	946	21.99	2284	10.22	46.48
<b>Total Small Finance</b>		<b>398</b>	<b>63.96</b>	<b>2460</b>	<b>13.09</b>	<b>20.47</b>	<b>846</b>	<b>17.79</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>34608</b>	<b>787.33</b>	<b>124876</b>	<b>738.95</b>	<b>93.86</b>
38	BGVB (PNB)	3796	234.48	0	0.00	0.00	3778	18.93	2	0.03	0.16	20803	537.88	10287	117.85	21.91
39	PBGB (UCO)	124	15.96	0	0.00	0.00	1327	2.06	0	0.00	0.00	7916	192.39	8838	76.29	39.65
40	UBKGB (CBI)	638	38.53	0	0.00	0.00	1628	7.64	0	0.00	0.00	7537	114.82	0	0.00	0.00
<b>Total RRB</b>		<b>4558</b>	<b>288.97</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>6733</b>	<b>28.64</b>	<b>2</b>	<b>0.03</b>	<b>0.10</b>	<b>36256</b>	<b>845.09</b>	<b>19125</b>	<b>194.14</b>	<b>22.97</b>
41	WB State Co-Op Bank Ltd.	1438	114.45	91	3.22	2.82	2496	16.04	0	0.00	0.00	80408	2288.08	111264	1823.39	79.69
42	WBSCARD Bank Ltd.	25	3.22	0	0.00	0.00	107	0.67	0	0.00	0.00	955	10.61	0	0.00	0.00
<b>Total Co-Optv</b>		<b>1463</b>	<b>117.67</b>	<b>91</b>	<b>3.22</b>	<b>2.74</b>	<b>2603</b>	<b>16.71</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>81363</b>	<b>2298.70</b>	<b>111264</b>	<b>1823.39</b>	<b>79.32</b>
<b>Grand Total</b>		<b>24473</b>	<b>3216.32</b>	<b>2625</b>	<b>34.49</b>	<b>1.07</b>	<b>52698</b>	<b>772.78</b>	<b>86</b>	<b>121.58</b>	<b>15.73</b>	<b>1019983</b>	<b>22954.61</b>	<b>1146800</b>	<b>9757.42</b>	<b>42.51</b>

**Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended December, 2024**

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	404362	2894.76	2859	221.26	7.64	434027	10952.10	39292	5123.95	46.79
2	Bank of India	355816	2547.22	157448	2410.77	94.64	476404	12429.05	234568	8725.38	70.20
3	Bank of Maharashtra	50430	361.02	1370	20.54	5.69	34962	911.02	3099	515.78	56.62
4	Canara Bank	280035	2004.72	98278	1221.77	60.94	687592	13739.84	110336	4161.95	30.29
5	Central Bank of India	148976	1066.50	67551	1188.93	111.48	481638	8353.85	107387	4808.82	57.56
6	Indian Bank	508786	3642.31	93654	2349.21	64.50	791367	18732.44	206497	10275.11	54.85
7	Indian Overseas Bank	114289	818.18	235	6.56	0.80	84627	2382.85	5544	853.95	35.84
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	18400	400.61	1018	245.33	61.24
8	Punjab National Bank	959485	6868.79	35302	543.34	7.91	1664868	37358.56	260848	14835.01	39.71
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1961483	51370.27	881874	46539.19	90.60
11	UCO Bank	262367	1878.24	41024	1402.66	74.68	533201	11576.17	91562	8092.60	69.91
12	Union Bank of India	489338	3503.09	67177	1144.06	32.66	330650	8523.54	63680	6785.64	79.61
<b>Total PSU</b>		<b>5086472</b>	<b>36413.17</b>	<b>564898</b>	<b>10509.10</b>	<b>28.86</b>	<b>7499219</b>	<b>176730.28</b>	<b>2005705</b>	<b>110962.71</b>	<b>62.79</b>
13	Axis Bank	472100	3379.68	135989	2756.17	81.55	346677	13187.14	172768	21500.43	163.04
14	Bandhan Bank	499158	3573.38	928706	5805.50	162.46	1478619	31540.82	1136728	8409.09	26.66
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	543	16.74	3790	30.84	184.25
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	323	18.15	25	58.28	321.05
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	391	21.94	11	25.38	115.66
18	Federal Bank	59418	425.37	0	0.00	0.00	20587	782.99	23794	2021.53	258.18
19	HDFC Bank	620767	4443.96	141681	1044.15	23.50	327607	15466.65	168705	24820.26	160.48
20	ICICI Bank	633227	4533.16	31333	1092.53	24.10	378024	17348.02	58434	24970.11	143.94
21	IDBI Bank	125547	898.77	0	0.00	0.00	110286	3240.83	26498	1367.44	42.19
22	IDFC First Bank	68051	487.17	5645	22.26	4.57	27827	800.62	12474	670.09	83.70
23	Indusind Bank	263009	1882.83	652058	2928.62	155.54	463025	7799.93	700158	6991.98	89.64
24	Karnataka Bank Ltd.	22100	158.21	318	6.91	4.37	10962	496.91	3570	1033.04	207.89
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	6649	276.39	1446	448.82	162.38
26	Kotak Mahindra Bank	121829	872.15	3321	242.36	27.79	68891	2226.52	7055	3686.82	165.59
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	2176	227.72	15556	767.95	337.23
28	Ratnakar Bank Ltd	67808	485.43	69673	293.63	60.49	16915	481.04	92425	1578.16	328.07
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	7494	206.30	1545	107.64	52.18
30	SIDBI	1460	10.45	0	0.00	0.00	1	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	86	7.47	6	4.22	56.50
32	YES Bank	112912	808.32	8788	124.97	15.46	33104	2489.03	11627	5059.99	203.29
<b>Total PVT</b>		<b>3113713</b>	<b>22290.54</b>	<b>1977512</b>	<b>14317.10</b>	<b>64.23</b>	<b>3300187</b>	<b>96635.23</b>	<b>2436615</b>	<b>103552.06</b>	<b>107.16</b>
33	Au Small finance Bank	3	0.02	5890	28.94	156721.88	1130	127.00	7481	137.32	108.13
34	ESAF SF Bank	1788	12.80	70469	316.49	2472.04	40544	549.50	71005	344.71	62.73
35	Jana Small Finance Bank	13650	97.71	17827	128.85	131.86	48342	983.16	53275	445.71	45.33
36	Ujivan Small Finance Bank	37595	269.14	120812	695.84	258.54	194879	3909.07	227353	1485.16	37.99
37	Utkarsh Small Finance Bank	1145	8.20	6418	27.82	339.28	5342	162.86	6550	57.55	35.34
<b>Total Small Finance</b>		<b>54181</b>	<b>387.87</b>	<b>221416</b>	<b>1197.94</b>	<b>159923.61</b>	<b>290237</b>	<b>5731.58</b>	<b>365664</b>	<b>2470.45</b>	<b>43.10</b>
38	BGVB (PNB)	135297	1096.98	296030	3667.17	334.30	659910	9379.76	355256	4868.94	51.91
39	PBGB (UCO)	82655	712.74	75809	2049.91	287.61	210067	4277.12	108540	2804.13	65.56
40	UBKGB (CBI)	66393	532.12	95784	1691.74	317.92	232636	3634.46	119658	2157.33	59.36
<b>Total RRB</b>		<b>284345</b>	<b>2341.84</b>	<b>467623</b>	<b>7408.82</b>	<b>316.37</b>	<b>1102613</b>	<b>17291.33</b>	<b>583454</b>	<b>9830.40</b>	<b>56.85</b>
41	WB State Co-Op Bank Ltd.	336595	2409.63	92328	513.34	21.30	1162115	18937.65	1330535	6147.72	32.46
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	14286	255.34	3231	145.83	57.11
<b>Total Co-Optv</b>		<b>357946</b>	<b>2562.48</b>	<b>92328</b>	<b>513.34</b>	<b>20.03</b>	<b>1176401</b>	<b>19192.98</b>	<b>1333766</b>	<b>6293.55</b>	<b>32.79</b>
<b>Grand Total</b>		<b>8896657</b>	<b>63995.91</b>	<b>3323777</b>	<b>33946.29</b>	<b>53.04</b>	<b>13368657</b>	<b>315581.40</b>	<b>6725204</b>	<b>233109.17</b>	<b>73.87</b>
<b>Grand Total with RIDF</b>							<b>13368657</b>	<b>315581.40</b>	<b>6725204</b>	<b>240954.34</b>	<b>76.35</b>

**Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended December, 2024**

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	121	84.85	225	115.00	135.53	343	54.32	58	17.89	32.93	2210	605.16	551	295.65	48.86
2	Bank of India	198	86.65	0	0.00	0.00	455	55.92	71	10.20	18.24	2316	599.73	1558	426.84	71.17
3	Bank of Maharashtra	29	5.53	0	0.00	0.00	58	3.26	13	1.60	49.07	426	153.50	283	78.30	51.01
4	Canara Bank	204	96.63	131	12.81	13.26	426	62.26	35	2.88	4.63	2273	666.69	1286	346.78	52.01
5	Central Bank of India	163	68.70	0	0.00	0.00	377	44.23	286	29.16	65.92	1659	441.00	883	196.62	44.59
6	Indian Bank	283	125.77	59	89.79	71.39	712	81.43	148	37.21	45.70	3928	908.93	2514	927.33	102.02
7	Indian Overseas Bank	73	31.79	9	4.67	14.69	194	20.43	5	0.58	2.84	1124	228.92	214	34.56	15.10
8	Punjab & Sind Bank	40	12.70	0	0.00	0.00	81	7.52	8	0.85	11.31	609	463.95	39	13.26	2.86
9	Punjab National Bank	557	248.35	128	230.02	92.62	827	161.10	218	27.71	17.20	6709	1707.13	6758	1436.11	84.12
10	State Bank of India	552	252.28	0	0.00	0.00	855	162.40	1351	165.39	101.84	6670	1709.47	32800	5021.00	293.72
11	UCO Bank	161	66.90	0	0.00	0.00	318	43.17	4	0.07	0.16	2450	465.20	1610	326.64	70.22
12	Union Bank of India	114	60.71	139	301.73	497.04	226	38.97	398	51.95	133.30	1766	425.21	2288	330.99	77.84
<b>Total PSU</b>		<b>2495</b>	<b>1140.87</b>	<b>691</b>	<b>754.02</b>	<b>66.09</b>	<b>4872</b>	<b>735.00</b>	<b>2595</b>	<b>345.49</b>	<b>47.01</b>	<b>32140</b>	<b>8374.88</b>	<b>50784</b>	<b>9434.08</b>	<b>112.65</b>
13	Axis Bank	85	112.36	2	0.75	0.67	144	72.29	239	47.42	65.60	1108	781.16	260	41.14	5.27
14	Bandhan Bank	201	60.50	0	0.00	0.00	309	34.60	0	0.00	0.00	1806	331.92	1008	115.14	34.69
15	Catholic Syrian Bank Ltd.	1	0.16	0	0.00	0.00	1	0.06	0	0.00	0.00	1	29.25	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.15	#DIV/0!	0	0.00	1	1.25	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.54	0	0.00	0.00	1	0.19	0	0.00	0.00	1	102.52	3	1.14	1.11
18	Federal Bank	22	14.32	0	0.00	0.00	32	4.71	17	2.54	53.86	73	68.08	109	57.05	83.80
19	HDFC Bank	81	83.52	826	799.80	957.61	171	48.83	644	12.98	26.58	961	604.20	6680	1831.02	303.05
20	ICICI Bank	79	101.59	0	0.00	0.00	166	58.90	285	98.17	166.67	975	747.48	1889	1324.98	177.26
21	IDBI Bank	51	18.61	0	0.00	0.00	137	16.82	16	2.35	13.97	1081	185.71	2215	1069.00	575.61
22	IDFC First Bank	1	1.92	28	9.27	483.53	1	8.28	75	13.95	168.43	224	321.42	107	44.86	13.96
23	Indusind Bank	30	30.79	0	0.00	0.00	55	19.87	0	0.00	0.00	295	198.38	43	14.30	7.21
24	Karnataka Bank Ltd.	11	5.87	6	9.92	169.11	19	2.72	0	0.00	0.00	189	246.41	359	126.03	51.15
25	Karur Vysya Bank	3	1.73	64	0.48	27.72	3	0.72	3	0.50	69.18	55	84.60	245	65.58	77.51
26	Kotak Mahindra Bank	11	8.97	0	0.00	0.00	8	4.02	0	0.00	0.00	112	149.44	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	34	20.83	43792.70
28	Ratnakar Bank Ltd	9	4.30	25	178.43	4150.76	9	1.45	0	0.00	0.00	38	179.78	11	4.66	2.59
29	South Indian Bank Ltd.	3	0.90	17	272.27	30338.69	32	0.36	2	0.83	228.40	214	42.11	27	25.46	60.46
30	SIDBI	1	0.00	0	0.00	0.00	53	0.00	0	0.00	0.00	633	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	6	3.33	0	0.00	0.00	20	1.48	10	3.28	221.37	25	117.00	73	48.46	41.42
<b>Total PVT</b>		<b>598</b>	<b>449.42</b>	<b>968</b>	<b>1270.93</b>	<b>282.79</b>	<b>1163</b>	<b>275.31</b>	<b>1292</b>	<b>182.17</b>	<b>66.17</b>	<b>7793</b>	<b>4189.56</b>	<b>13064</b>	<b>4790.91</b>	<b>114.35</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.02	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.10	0	0.00	0.00
35	Jana Small Finance Bank	2	2.76	6	0.41	14.88	2	1.76	0	0.00	0.00	115	181.10	1836	13.47	7.44
36	Ujjivan Small Finance Bank	33	2.97	0	0.00	0.00	56	1.78	0	0.00	0.00	223	19.98	816	110.17	551.47
37	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	0	0.00	0.00
<b>Total Small Finance</b>		<b>37</b>	<b>5.75</b>	<b>6</b>	<b>0.41</b>	<b>7.13</b>	<b>60</b>	<b>3.55</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>340</b>	<b>201.22</b>	<b>2652</b>	<b>123.64</b>	<b>61.45</b>
38	BGVB (PNB)	268	13.01	0	0.00	0.00	273	10.66	0	0.00	0.00	2272	102.52	197	42.70	41.65
39	PBGB (UCO)	86	3.86	0	0.00	0.00	209	2.61	0	0.00	0.00	1555	30.16	182	60.45	200.45
40	UBKGB (CBI)	48	1.79	0	0.00	0.00	64	1.05	0	0.00	0.00	111	6.60	44	8.08	122.42
<b>Total RRB</b>		<b>402</b>	<b>18.65</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>546</b>	<b>14.32</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3938</b>	<b>139.27</b>	<b>423</b>	<b>111.23</b>	<b>79.86</b>
41	WB State Co-Op Bank Ltd.	172	4.90	0	0.00	0.00	239	4.78	0	0.00	0.00	1216	23.19	0	0.00	0.00
42	WBSCARD Bank Ltd.	5	0.26	0	0.00	0.00	22	0.18	0	0.00	0.00	107	1.93	0	0.00	0.00
<b>Total Co-Optv</b>		<b>177</b>	<b>5.16</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>261</b>	<b>4.96</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1323</b>	<b>25.12</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>3709</b>	<b>1619.85</b>	<b>1665</b>	<b>2025.36</b>	<b>356.01</b>	<b>6902</b>	<b>1033.16</b>	<b>3887</b>	<b>527.66</b>	<b>113.17</b>	<b>45534</b>	<b>12930.05</b>	<b>66923</b>	<b>14459.86</b>	<b>368.31</b>

**Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended December, 2024**

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisee					Others under Non-Prisee				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	15760	987.24	3536	459.00	46.49	46585	3731.71	1225	963.00	25.81
2	Bank of India	18859	992.58	8172	520.75	52.46	64462	3746.00	13341	6122.76	163.45
3	Bank of Maharashtra	2147	196.82	210	10.47	5.32	10091	201.88	3054	97.61	48.35
4	Canara Bank	17755	1099.90	44540	705.72	64.16	65963	4190.66	8935	426.82	10.19
5	Central Bank of India	11248	750.19	3385	162.64	21.68	62136	3000.04	8194	527.49	17.58
6	Indian Bank	28808	1456.57	41678	2493.55	171.19	92068	5381.50	512	933.91	17.35
7	Indian Overseas Bank	7508	367.60	103	4.82	1.31	26110	1374.31	168	22.41	1.63
9	Punjab & Sind Bank	4108	300.83	68	3.80	1.26	5986	427.56	759	1161.86	271.74
8	Punjab National Bank	44605	2744.74	26935	950.42	34.63	183774	10734.70	51786	31782.63	296.07
10	State Bank of India	50251	2786.97	9652	2338.00	83.89	192578	10742.84	1146	946.00	8.81
11	UCO Bank	17074	751.39	502	8.23	1.10	60344	2877.31	4208	2907.46	101.05
12	Union Bank of India	10244	701.30	9596	939.87	134.02	33567	2657.44	4719	11937.95	449.23
<b>Total PSU</b>		<b>228367</b>	<b>13136.14</b>	<b>148377</b>	<b>8597.27</b>	<b>65.45</b>	<b>843664</b>	<b>49065.94</b>	<b>98047</b>	<b>57829.90</b>	<b>117.86</b>
13	Axis Bank	7343	1329.03	13271	355.93	26.78	32715	4947.07	80334	35740.70	722.46
14	Bandhan Bank	15569	573.63	3012	243.67	42.48	68001	2566.30	740139	9827.66	382.95
15	Catholic Syrian Bank Ltd.	2	0.87	89	3.79	435.99	1	1.07	799	70.08	6571.12
16	City Union Bank Ltd.	0	0.00	91	2.37	#DIV/0!	0	0.00	4	21.50	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.96	182	25.01	845.67	1	3.66	0	0.00	0.00
18	Federal Bank	2090	227.23	311	8.36	3.68	3075	744.14	7969	4513.53	606.55
19	HDFC Bank	7186	1038.47	46077	2301.36	221.61	22655	3566.22	147660	48188.17	1351.24
20	ICICI Bank	7426	1199.96	18547	835.77	69.65	23780	4400.04	614499	36341.18	825.93
21	IDBI Bank	5458	221.17	171	18.24	8.25	13989	786.30	180	15.26	1.94
22	IDFC First Bank	118	75.45	22475	402.51	533.51	264	73.29	388179	7892.29	10768.31
23	Indusind Bank	1315	615.99	0	0.00	0.00	8540	1810.56	113638	22116.50	1221.53
24	Karnataka Bank Ltd.	752	251.80	788	56.10	22.28	2095	291.05	3278	1475.46	506.95
25	Karur Vysya Bank	624	92.33	1652	58.45	63.31	1823	85.28	245	745.28	873.89
26	Kotak Mahindra Bank	2661	537.74	0	0.00	0.00	5343	527.69	89793	5271.44	998.96
27	Lakshmi Vilas Bank (DBS)	1	0.04	19	0.04	94.06	1	0.04	1340	2320.95	5990321.33
28	Ratnakar Bank Ltd	201	202.51	2	0.01	0.01	1269	261.80	13060	10163.08	3882.04
29	South Indian Bank Ltd.	1214	43.81	0	0.00	0.00	2240	58.52	1631	805.22	1376.03
30	SIDBI	2182	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	187	120.67	1471	94.95	78.69	1230	176.63	84925	28510.93	16141.74
<b>Total PVT</b>		<b>54331</b>	<b>6533.70</b>	<b>108158</b>	<b>4406.56</b>	<b>67.44</b>	<b>187024</b>	<b>20299.67</b>	<b>2287673</b>	<b>214019.22</b>	<b>1054.30</b>
33	Au Small finance Bank	0	0.00	4	0.09	#DIV/0!	0	0.00	511	51.50	#DIV/0!
34	ESAF SF Bank	1	0.09	0	0.00	0.00	1	0.08	829	21.87	28261.29
35	Jana Small Finance Bank	121	171.76	0	0.00	0.00	1352	186.77	12124	174.20	93.27
36	Ujjivan Small Finance Bank	1431	50.63	78	0.93	1.83	5708	293.65	10610	266.24	90.67
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	112	11.53	29758.68
<b>Total Small Finance</b>		<b>1554</b>	<b>222.52</b>	<b>82</b>	<b>1.02</b>	<b>0.46</b>	<b>7062</b>	<b>480.54</b>	<b>24186</b>	<b>525.34</b>	<b>109.32</b>
38	BGVB (PNB)	18750	156.63	6562	274.05	174.96	88061	482.87	28595	439.69	91.06
39	PBGB (UCO)	13111	48.59	454	13.03	26.82	36934	291.82	1225	51.57	17.67
40	UBKGB (CBI)	2151	2.48	10648	252.86	10214.15	22197	78.46	4097	90.26	115.04
<b>Total RRB</b>		<b>34012</b>	<b>207.70</b>	<b>17664</b>	<b>539.94</b>	<b>259.96</b>	<b>147192</b>	<b>853.15</b>	<b>33917</b>	<b>581.52</b>	<b>68.16</b>
41	WB State Co-Op Bank Ltd.	11398	16.53	3262	123.55	747.56	61986	102.27	11948	577.31	564.51
42	WBSCARD Bank Ltd.	652	1.28	0	0.00	0.00	4465	16.67	0	0.00	0.00
<b>Total Co-Optv</b>		<b>12050</b>	<b>17.81</b>	<b>3262</b>	<b>123.55</b>	<b>693.74</b>	<b>66451</b>	<b>118.94</b>	<b>11948</b>	<b>577.31</b>	<b>485.39</b>
<b>Grand Total</b>		<b>330314</b>	<b>20117.86</b>	<b>277543</b>	<b>13668.34</b>	<b>67.94</b>	<b>1251393</b>	<b>70818.24</b>	<b>2455771</b>	<b>273533.29</b>	<b>386.25</b>

## Statement showing disbursement in Total of Priority Sector &amp; Non Priority Sector under ACP 2024-25 up to the Quarter December, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	434027	10952.10	39292	5123.95	46.79	65019	5463.28	5595	1850.54	33.87	499046	16415.38	44887	6974.49	42.49
2	Bank of India	476404	12429.05	234568	8725.38	70.20	86290	5480.88	23142	7080.55	129.19	562694	17909.93	257710	15805.93	88.25
3	Bank of Maharashtra	34962	911.02	3099	515.78	56.62	12751	560.98	3560	187.98	33.51	47713	1472.01	6659	703.76	47.81
4	Canara Bank	687592	13739.84	110336	4161.95	30.29	86621	6116.14	54927	1495.01	24.44	774213	19855.98	165263	5656.96	28.49
5	Central Bank of India	481638	8353.85	107387	4808.82	57.56	75583	4304.16	12748	915.91	21.28	557221	12658.01	120135	5724.73	45.23
6	Indian Bank	791367	18732.44	206497	10275.11	54.85	125799	7954.19	44911	4481.79	56.34	917166	26686.63	251408	14756.90	55.30
7	Indian Overseas Bank	84627	2382.85	5544	853.95	35.84	35009	2023.05	499	67.04	3.31	119636	4405.90	6043	920.99	20.90
9	Punjab & Sind Bank	18400	400.61	1018	245.33	61.24	10824	1212.55	874	1179.77	97.30	29224	1613.16	1892	1425.10	88.34
8	Punjab National Bank	1664868	37358.56	260848	14835.01	39.71	236472	15596.03	85825	34426.89	220.74	1901340	52954.59	346673	49261.90	93.03
10	State Bank of India	1961483	51370.27	881874	46539.19	90.60	250906	15653.96	44949	8470.39	54.11	2212389	67024.23	926823	55009.58	82.07
11	UCO Bank	533201	11576.17	91562	8092.60	69.91	80347	4203.98	6324	3242.40	77.13	613548	15780.14	97886	11335.00	71.83
12	Union Bank of India	330650	8523.54	63680	6785.64	79.61	45917	3883.62	17140	13562.49	349.22	376567	12407.15	80820	20348.13	164.00
	<b>Total PSU</b>	<b>7499219</b>	<b>176730.28</b>	<b>2005705</b>	<b>110962.71</b>	<b>62.79</b>	<b>1111538</b>	<b>72452.83</b>	<b>300494</b>	<b>76960.76</b>	<b>106.22</b>	<b>8610757</b>	<b>249183.11</b>	<b>2306199</b>	<b>187923.47</b>	<b>75.42</b>
13	Axis Bank	346677	13187.14	172768	21500.43	163.04	41395	7241.91	94106	36185.94	499.67	388072	20429.05	266874	57686.37	282.37
14	Bandhan Bank	1478619	31540.82	1136728	8409.09	26.66	85886	3566.94	744159	10186.47	285.58	1564505	35107.76	1880887	18595.55	52.97
15	Catholic Syrian Bank Ltd.	543	16.74	3790	30.84	184.25	6	31.40	888	73.87	235.25	549	48.14	4678	104.71	217.51
16	City Union Bank Ltd.	323	18.15	25	58.28	321.05	0	0.00	97	25.27	#DIV/0!	323	18.15	122	83.55	460.28
17	Dhanlaxmi Bank Ltd.	391	21.94	11	25.38	115.66	5	109.87	185	26.15	23.80	396	131.81	196	51.53	39.09
18	Federal Bank	20587	782.99	23794	2021.53	258.18	5292	1058.47	8406	4581.48	432.84	25879	1841.47	32200	6603.01	358.57
19	HDFC Bank	327607	15466.65	168705	24820.26	160.48	31054	5341.24	201887	53133.33	994.78	358661	20807.89	370592	77953.58	374.63
20	ICICI Bank	378024	17348.02	58434	24970.11	143.94	32426	6507.98	635220	38600.11	593.12	410450	23856.00	693654	63570.22	266.47
21	IDBI Bank	110286	3240.83	26498	1367.44	42.19	20716	1228.61	2582	1104.85	89.93	131002	4469.44	29080	2472.29	55.32
22	IDFC First Bank	27827	800.62	12474	670.09	83.70	608	480.36	410864	8362.88	1740.97	28435	1280.98	423338	9032.97	705.16
23	Indusind Bank	463025	7799.93	700158	6991.98	89.64	10235	2675.59	113681	22130.80	827.14	473260	10475.52	813839	29122.78	278.01
24	Karnataka Bank Ltd.	10962	496.91	3570	1033.04	207.89	3066	797.84	4431	1667.51	209.00	14028	1294.75	8001	2700.55	208.58
25	Karur Vysya Bank	6649	276.39	1446	448.82	162.38	2508	264.67	2209	870.29	328.82	9157	541.07	3655	1319.11	243.80
26	Kotak Mahindra Bank	68891	2226.52	7055	3686.82	165.59	8135	1227.87	89793	5271.44	429.32	77026	3454.38	96848	8958.26	259.33
27	Lakshmi Vilas Bank (DBS)	2176	227.72	15556	767.95	337.23	5	0.14	1393	2341.82	167946.36	2181	227.86	16949	3109.77	1364.75
28	Ratnakar Bank Ltd.	16915	481.04	92425	1578.16	328.07	1526	649.83	13098	10346.18	1592.14	18441	1130.87	105523	11924.34	1054.44
29	South Indian Bank Ltd.	7494	206.30	1545	107.64	52.18	3703	145.70	1677	1103.78	757.58	11197	352.00	3222	1211.42	344.15
30	SIDBI	1	0.00	0	0.00	#DIV/0!	2870	0.07	0	0.00	0.00	2871	0.07	0	0.00	0.00
31	Tamilnad Mercantile Bank	86	7.47	6	4.22	56.50	5	0.07	0	0.00	0.00	91	7.54	6	4.22	55.98
32	YES Bank	33104	2489.03	11627	5059.99	203.29	1468	419.11	86479	28657.62	6837.67	34572	2908.15	98106	33717.61	1159.42
	<b>Total PVT</b>	<b>3300187</b>	<b>96635.23</b>	<b>2436615</b>	<b>103552.06</b>	<b>107.16</b>	<b>250909</b>	<b>31747.66</b>	<b>2411155</b>	<b>224669.79</b>	<b>707.67</b>	<b>3551096</b>	<b>128382.89</b>	<b>4847770</b>	<b>328221.85</b>	<b>255.66</b>
33	Au Small finance Bank	1130	127.00	7481	137.32	108.13	0	0.00	515	51.59	#DIV/0!	1130	127.00	7996	188.91	148.75
34	ESAF SF Bank	40544	549.50	71005	344.71	62.73	5	0.28	829	21.87	7842.08	40549	549.78	71834	366.58	66.68
35	Jana Small Finance Bank	48342	983.16	53275	445.71	45.33	1592	544.15	13966	188.08	34.56	49934	1527.31	67241	633.79	41.50
36	Ujivan Small Finance Bank	194879	3909.07	227353	1485.16	37.99	7451	369.01	11504	377.34	102.26	202330	4278.08	238857	1862.49	43.54
37	Utkarsh Small Finance Bank	5342	162.86	6550	57.55	35.34	5	0.14	112	11.53	8268.79	5347	162.99	6662	69.08	42.38
	<b>Total Small Finance</b>	<b>290237</b>	<b>5731.58</b>	<b>365664</b>	<b>2470.45</b>	<b>43.10</b>	<b>9053</b>	<b>913.58</b>	<b>26926</b>	<b>650.41</b>	<b>71.19</b>	<b>299290</b>	<b>6645.16</b>	<b>392590</b>	<b>3120.86</b>	<b>46.96</b>
38	BGVB (PNB)	659910	9379.76	355256	4868.94	51.91	109624	765.69	35354	756.44	98.79	769534	10145.44	390610	5625.38	55.45
39	PBGB (UCO)	210067	4277.12	108540	2804.13	65.56	51895	377.04	1861	125.05	33.17	261962	4654.16	110401	2929.18	62.94
40	UBKGB (CBI)	232636	3634.46	119658	2157.33	59.36	24571	90.37	14789	351.20	388.61	257207	3724.84	134447	2508.53	67.35
	<b>Total RRB</b>	<b>1102613</b>	<b>17291.33</b>	<b>583454</b>	<b>9830.40</b>	<b>56.85</b>	<b>186090</b>	<b>1233.10</b>	<b>52004</b>	<b>1232.69</b>	<b>99.97</b>	<b>1288703</b>	<b>18524.43</b>	<b>635458</b>	<b>11063.09</b>	<b>59.72</b>
41	WB State Co-Op Bank Ltd.	1162115	18937.65	1330535	6147.72	32.46	75011	151.67	15210	700.85	462.10	1237126	19089.31	1345745	6848.57	35.88
42	WBSCARD Bank Ltd.	14286	255.34	3231	145.83	57.11	5251	20.32	0	0.00	0.00	19537	275.66	3231	145.83	52.90
	<b>Total Co-Optv</b>	<b>1176401</b>	<b>19192.98</b>	<b>1333766</b>	<b>6293.55</b>	<b>32.79</b>	<b>80262</b>	<b>171.99</b>	<b>15210</b>	<b>700.85</b>	<b>407.50</b>	<b>1256663</b>	<b>19364.97</b>	<b>1348976</b>	<b>6994.40</b>	<b>36.12</b>
	<b>Grand Total</b>	<b>13368657</b>	<b>315581.40</b>	<b>6725204</b>	<b>233109.17</b>	<b>73.87</b>	<b>1637852</b>	<b>106519.16</b>	<b>2805789</b>	<b>304214.50</b>	<b>285.60</b>	<b>15006509</b>	<b>422100.57</b>	<b>9530993</b>	<b>537323.68</b>	<b>127.30</b>
	<b>Grand Total with RIDF</b>	<b>13368657</b>	<b>315581.40</b>	<b>6725204</b>	<b>240954.34</b>	<b>76.35</b>	<b>1637852</b>	<b>106519.16</b>	<b>2805789</b>	<b>304214.50</b>	<b>285.60</b>	<b>15006509</b>	<b>422100.57</b>	<b>9530993</b>	<b>545168.85</b>	<b>129.16</b>

**District wise Achievement in Priority sector against ACP 2024-25 up to 31.12.2024**

(Amount in Crore)

Sr. No.	District Name	AGRICULTURE			MSME			OPS			TOTAL PRISEC		
		Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.
1	Alipurduar	1762.16	955.35	54.21	649.80	723.94	111.41	688.36	189.33	27.50	3100.32	1868.62	60.27
2	Bankura	5333.79	1929.40	36.17	4912.61	2140.36	43.57	1339.79	406.88	30.37	11586.18	4476.64	38.64
3	Birbhum	6045.00	2620.33	43.35	4107.35	2640.21	64.28	1449.72	720.58	49.70	11602.07	5981.12	51.55
4	Coochbehar	5227.38	2567.47	49.12	2565.00	1434.54	55.93	2032.71	373.28	18.36	9825.09	4375.29	44.53
5	Dakshin Dinajpur	5353.97	1087.38	20.31	4564.01	1050.43	23.02	1038.87	200.24	19.27	10956.85	2338.05	21.34
6	Darjeeling	1160.81	1758.90	151.52	3450.00	5578.25	161.69	1037.12	371.17	35.79	5647.92	7708.32	136.48
7	Hooghly	5777.09	4940.68	85.52	5615.40	4268.95	76.02	1709.69	814.93	47.67	13102.18	10024.56	76.51
8	Howrah	2706.60	1698.92	62.77	16000.00	7691.89	48.07	1185.31	1195.67	100.87	19891.91	10586.48	53.22
9	Jalpaiguri	3178.76	2019.59	63.53	3109.10	2366.48	76.11	1208.80	400.21	33.11	7496.66	4786.28	63.85
10	Jhargram	3044.78	701.45	23.04	2432.48	908.99	37.37	886.68	288.50	32.54	6363.93	1898.94	29.84
11	Kalimpong	359.72	230.96	64.21	364.02	81.93	22.51	117.19	52.94	45.17	840.93	365.83	43.50
12	Kolkata	696.83	11951.19	1715.08	25000.00	77206.86	308.83	6456.58	4249.36	65.81	32153.40	93407.41	290.51
13	Malda	7000.12	2706.04	38.66	3652.32	2446.44	66.98	3799.51	605.46	15.94	14451.95	5757.94	39.84
14	Murshidabad	10367.53	2989.77	28.84	8398.15	3664.12	43.63	3308.59	891.65	26.95	22074.27	7545.54	34.18
15	Nadia	7571.87	2688.90	35.51	9075.37	2587.52	28.51	2124.11	789.34	37.16	18771.35	6065.76	32.31
16	Paschim Burdwan	415.69	1358.06	326.70	7739.57	6698.55	86.55	615.94	518.28	84.14	8771.20	8574.89	97.76
17	Paschim Medinipur	11472.58	2986.13	26.03	7082.40	2994.80	42.29	2600.91	547.79	21.06	21155.89	6528.72	30.86
18	Purba Burdwan	9670.70	5650.97	58.43	6437.55	3955.43	61.44	1974.60	594.28	30.10	18082.85	10200.68	56.41
19	Purba Medinipur	8403.42	5761.09	68.56	5902.98	3107.81	52.65	2512.79	786.39	31.30	16819.19	9655.29	57.41
20	Purulia	4620.62	1466.40	31.74	3949.51	1132.44	28.67	1869.27	183.04	9.79	10439.40	2781.88	26.65
21	Uttar Dinajpur	4510.81	1596.37	35.39	1395.13	1843.70	132.15	1407.29	419.30	29.79	7313.22	3859.37	52.77
22	N-24 Parganas	5175.90	3508.38	67.78	16000.00	10957.35	68.48	4358.45	1615.74	37.07	25534.35	16081.47	62.98
23	S-24 Parganas	5996.09	3962.90	66.09	11106.44	3425.46	30.84	2497.78	851.73	34.10	19600.31	8240.09	42.04
<b>Total</b>		<b>115852.20</b>	<b>67136.63</b>	<b>57.95</b>	<b>153509.18</b>	<b>148906.45</b>	<b>97.00</b>	<b>46220.02</b>	<b>17066.09</b>	<b>36.92</b>	<b>315581.40</b>	<b>233109.17</b>	<b>73.87</b>
<b>Grand Total with RIDF</b>		<b>115852.20</b>	<b>74981.80</b>	<b>64.72</b>	<b>153509.18</b>	<b>148906.45</b>	<b>97.00</b>	<b>46220.02</b>	<b>17066.09</b>	<b>36.92</b>	<b>315581.40</b>	<b>240954.34</b>	<b>76.35</b>

**Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2024-25 (01.04.2024 to 31.12.2024)**

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	812	92.00	102	75.00	45	7.00	212	54.00	0	0.00
2	Bank of India	19692	397.38	4977	112.44	603	12.60	47599	651.63	30	0.83
3	Bank of Maharashtra	1928	8.08	28	0.92	0	0.00	6548	187.05	0	0.00
4	Canara Bank	47911	688.13	9014	1352.64	0	0.00	72801	854.54	0	0.00
5	Central Bank of India	938	22.91	15758	278.90	0	0.00	16805	587.65	3	0.00
6	Indian Bank	15064	419.70	3304	94.39	26951	632.76	15886	464.99	0	0.00
7	Indian Overseas Bank	614	13.56	182	6.03	345	7.25	1195	8.50	56	1.25
8	Punjab & Sind Bank	26	1.01	2	0.01	18	0.90	6	0.10	0	0.00
9	Punjab National Bank	35302	543.34	8899	183.34	3095	134.16	84137	2247.59	3	0.01
10	State Bank of India	163273	3117.00	43811	1245.66	12150	850.00	356232	12150.00	30	0.08
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	24006	415.40	2540	47.53	2290	52.96	27814	669.77	0	0.00
<b>Total PSU</b>		<b>309566</b>	<b>5718.51</b>	<b>88617</b>	<b>3396.86</b>	<b>45497</b>	<b>1697.63</b>	<b>629235</b>	<b>17875.82</b>	<b>122</b>	<b>2.17</b>
13	Axis Bank	53205	1019.42	949	7.78	0	0.00	120014	1327.62	0	0.00
14	Bandhan Bank	670515	5715.29	470288	2467.36	141714	1294.55	1637413	12362.64	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	15	1.03	0	0.00	3669	20.69	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	31	0.91	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	51430	503.49	148	11.99	0	0.00	170101	1761.41	0	0.00
20	ICICI Bank	29247	1073.91	904	75.32	0	0.00	107305	4077.07	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	1735	6.87	1841	7.60	820	3.54	0	0.00	0	0.00
23	Indusind Bank	338831	1643.43	176109	799.01	0	0.00	3876	126.74	0	0.00
24	Karnataka Bank Ltd.	247	5.72	8	0.17	0	0	514	19.28	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	2299	210.43	110	7.56	0	0.00	26487	210.25	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	27067	113.81	21543	88.31	32648	138.40	90601	386.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	340	78.85	67	6.03	0	0.00	610	2.99	0	0.00
<b>Total PVT</b>		<b>1174916</b>	<b>10371.21</b>	<b>671982</b>	<b>3472.16</b>	<b>175182</b>	<b>1436.49</b>	<b>2160621</b>	<b>20295.59</b>	<b>0</b>	<b>0.00</b>
33	Au Small finance Bank	1745	10.39	0	0.00	52	3.02	5787	25.44	0	0.00
34	ESAF SF Bank	14100	67.05	24459	111.41	9508	42.09	70469	316.49	0	0.00
35	Jana Small Finance Bank	1120	11.41	5448	30.33	2663	15.05	37182	214.54	0	0.00
36	Ujjivan Small Finance Bank	39438	240.98	50174	300.12	5108	33.75	186077	1177.08	0	0.00
37	Utkarsh Small Finance Bank	2017	7.92	337	1.18	3468	22.26	6477	28.09	0	0.00
<b>Total Small Finance</b>		<b>58420</b>	<b>337.75</b>	<b>80418</b>	<b>443.04</b>	<b>20799</b>	<b>116.16</b>	<b>305992</b>	<b>1761.64</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	49832	428.49	17102	160.23	4348	61.90	64650	629.34	0	0.00
39	PBGB (UCO)	34692	898.9	19008	575.32	8043	271.33	59891	1916.05	0	0.00
40	UBKGB (CBI)	3361	62.71	16806	313.57	19091	356.71	24469	456.55	0	0.00
<b>Total RRB</b>		<b>87885</b>	<b>1390.10</b>	<b>52916</b>	<b>1049.12</b>	<b>31482</b>	<b>689.94</b>	<b>149010</b>	<b>3001.94</b>	<b>0</b>	<b>0.00</b>
41	WB State Co-Op Bank Ltd.	5328	1508.59	16543	3925.13	11430	2130.12	11541	2196.30	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>5328</b>	<b>1508.59</b>	<b>16543</b>	<b>3925.13</b>	<b>11430</b>	<b>2130.12</b>	<b>11541</b>	<b>2196.30</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>1577695</b>	<b>18988.42</b>	<b>830058</b>	<b>11843.27</b>	<b>263591</b>	<b>5954.18</b>	<b>2950407</b>	<b>43369.65</b>	<b>122</b>	<b>2.17</b>

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2024									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	42600	796.25	5253	485.25	13186	1489.00	61039	2770.50
2	Bank of India	326610	2610.82	184	78.43	44673	2471.79	371467	5161.04
3	Bank of Maharashtra	2358	48.21	173	3.75	1204	545.23	3735	597.19
4	Canara Bank	169361	2068.44	509	154.15	3109	477.45	172979	2700.04
5	Central Bank of India	135942	2664.75	165	122.56	274	197.34	136381	2984.65
6	Indian Bank	183252	3965.85	160	181.94	745	1090.94	184157	5238.73
7	Indian Overseas Bank	41742	1216.70	1734	117.40	3404	434.56	46880	1768.66
8	Punjab & Sind Bank	49	0.63	113	15.66	297	139.19	459	155.48
9	Punjab National Bank	757095	8687.72	2637	759.89	53376	3468.69	813108	12916.31
10	State Bank of India	718447	9755.60	33	89.30	934	2469.10	719414	12314.00
11	UCO Bank	122823	2467.12	154	179.22	477	76.28	123454	2722.62
12	Union Bank of India	92425	1628.20	702	143.88	18430	1080.68	111557	2852.76
<b>Total PSU</b>		<b>2592704</b>	<b>35910.29</b>	<b>11817</b>	<b>2331.43</b>	<b>140109</b>	<b>13940.25</b>	<b>2744630</b>	<b>52181.98</b>
13	Axis Bank	241620	3593.26	48	52.93	1819	2778.55	243487	6424.74
14	Bandhan Bank	171490	796.57	103	4.82	107174	834.21	278767	1635.59
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	15256	46.16	15256	46.16
16	City Union Bank Ltd.	0	0.00	0	0.00	5	3.21	5	3.21
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	23861	396.82	3	0.61	1416	154.94	25280	552.37
19	HDFC Bank	278132	1204.72	55	25.90	1452	1737.96	279639	2968.59
20	ICICI Bank	64114	977.26	1	0.47	479	1992.43	64594	2970.16
21	IDBI Bank	66235	318.26	22	35.21	555	62.25	66812	415.72
22	IDFC First Bank	17827	49.77	0	0.00	0	0.00	17827	49.77
23	Indusind Bank	1177355	2927.70	0	0.00	8	79.71	1177363	3007.41
24	Karnataka Bank Ltd.	285	19.44	13	11.54	682	243.41	980	274.39
25	Karur Vysya Bank	0	0.00	0	0.00	22	2.45	22	2.45
26	Kotak Mahindra Bank	12930	435.74	4	0.82	238	393.17	13172	829.73
27	Lakshmi Vilas Bank (DBS)	50424	123.89	4	14.31	5	35.73	50433	173.93
28	Ratnakar Bank Ltd	340085	731.56	0	0.00	4	236.26	340089	967.82
29	South Indian Bank Ltd.	1902	27.87	1	1.55	83	32.98	1986	62.40
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	13537	47.42	126	52.64	467	675.14	14130	775.20
<b>Total PVT</b>		<b>2459797</b>	<b>11650.28</b>	<b>380</b>	<b>200.79</b>	<b>129665</b>	<b>9308.56</b>	<b>2589842</b>	<b>21159.64</b>
33	Au Small finance Bank	5276	14.38	0	0.00	8	7.88	5284	22.26
34	ESAF SF Bank	122470	291.16	0	0.00	0	0.00	122470	291.16
35	Jana Small Finance Bank	89471	283.39	0	0.00	0	0.00	89471	283.39
36	Ujjivan Small Finance Bank	261781	885.20	0	0.00	0	0.00	261781	885.20
37	Utkarsh Small Finance Bank	10392	29.64	0	0.00	0	0.00	10392	29.64
<b>Total Small Finance</b>		<b>489390</b>	<b>1503.77</b>	<b>0</b>	<b>0.00</b>	<b>8</b>	<b>7.88</b>	<b>489398</b>	<b>1511.65</b>
38	BGVB (PNB)	519512	5619.88	1733	21.74	1791	15.79	523036	5657.41
39	PBGB (UCO)	131317	1796.40	25	14.42	48	38.51	131390	1849.33
40	UBKGB (CBI)	149297	2778.24	1	1.33	23	0.29	149321	2779.86
<b>Total RRB</b>		<b>800126</b>	<b>10194.52</b>	<b>1759</b>	<b>37.49</b>	<b>1862</b>	<b>54.59</b>	<b>803747</b>	<b>10286.60</b>
41	WB State Co-Op Bank Ltd.	2139212	6223.80	273	24.11	18448	22.59	2157933	6270.50
42	WBSCARD Bank Ltd.	169956	1063.79	0	0.00	0	0.00	169956	1063.79
<b>Total Co-Optv</b>		<b>2309168</b>	<b>7287.59</b>	<b>273</b>	<b>24.11</b>	<b>18448</b>	<b>22.59</b>	<b>2327889</b>	<b>7334.29</b>
<b>Grand Total</b>		<b>8651185</b>	<b>66546.46</b>	<b>14229</b>	<b>2593.83</b>	<b>290092</b>	<b>23333.87</b>	<b>8955506</b>	<b>92474.16</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2024													
(Amt.in Rs. Crore)													
S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	39732	1905.00	4894	1302.00	424	1051.00	572	69.00	2325	302.25	47947	4629.25
2	Bank of India	108661	3667.53	1159	1675.41	805	713.03	0	0.00	0	0.00	110625	6055.98
3	Bank of Maharashtra	3122	446.75	191	278.51	22	96.09	0	0.00	0	0.00	3335	821.35
4	Canara Bank	43153	3013.21	2753	1558.78	316	723.16	0	0.00	773	63.43	46995	5358.57
5	Central Bank of India	32579	1571.34	1096	906.20	42	211.05	195	5.10	0	0.00	33912	2693.69
6	Indian Bank	75549	5663.49	5954	2489.36	208	795.81	37	1.46	0	0.00	81748	8950.12
7	Indian Overseas Bank	51372	2404.85	536	447.23	402	276.45	0	0.00	17	83.09	52327	3211.62
8	Punjab & Sind Bank	4779	271.85	232	282.69	112	132.08	0	0.00	0	0.00	5123	686.62
9	Punjab National Bank	161837	8272.19	17603	4555.02	1019	1902.91	58	8.08	0	0.00	180517	14738.20
10	State Bank of India	98976	7619.55	3621	3206.67	710	2985.12	0	0.00	571	1221.16	103878	15032.50
11	UCO Bank	93310	3018.22	2123	2702.44	66	414.48	124	2.08	0	0.00	95623	6137.22
12	Union Bank of India	43240	3021.47	1727	2319.75	242	1041.12	73	4.48	0	0.00	45282	6386.82
<b>Total PSU</b>		<b>756310</b>	<b>40875.45</b>	<b>41889</b>	<b>21724.06</b>	<b>4368</b>	<b>10342.30</b>	<b>1059</b>	<b>90.20</b>	<b>3686</b>	<b>1669.93</b>	<b>807312</b>	<b>74701.94</b>
13	Axis Bank	19191	4913.09	7347	4780.39	2072	3906.14	0	0.00	0	0.00	28610	13599.62
14	Bandhan Bank	608211	4149.04	151	74.33	19	93.22	0	0.00	5	8.72	608386	4325.31
15	Catholic Syrian Bank Ltd.	2	0.09	0	0.00	0	0.00	0	0.00	0	0.00	2	0.09
16	City Union Bank Ltd.	39	36.76	57	90.59	0	0.00	0	0.00	5	11.94	101	139.29
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.09	8	25.00	0	0.00	0	0.00	9	25.09
18	Federal Bank	687	212.68	382	554.93	150	195.39	0	0.00	0	0.00	1219	963.00
19	HDFC Bank	20976	5398.74	10431	6765.01	4259	5428.64	0	0.00	0	0.00	35666	17592.39
20	ICICI Bank	20298	7491.65	9774	7639.40	2948	4102.54	0	0.00	0	0.00	33020	19233.59
21	IDBI Bank	11625	587.25	326	326.35	56	136.65	0	0.00	4258	436.21	16265	1486.46
22	IDFC First Bank	8485	772.93	1314	415.88	439	84.52	0	0.00	0	0.00	10238	1273.34
23	Indusind Bank	302827	2299.81	1545	664.10	264	574.59	0	0.00	0	0.00	304636	3538.50
24	Karnataka Bank Ltd.	543	185.99	431	478.92	42	194.16	0	0.00	0	0.00	1016	859.07
25	Karur Vysya Bank	458	215.42	0	0.00	0	0.00	0	0.00	0	0.00	458	215.42
26	Kotak Mahindra Bank	5564	1637.91	3026	1902.57	1280	1075.88	0	0.00	0	0.00	9870	4616.36
27	Lakshmi Vilas Bank (DBS)	31	8.89	55	73.31	21	62.29	0	0.00	0	0.00	107	144.49
28	Ratnakar Bank Ltd	36	121.61	56	104.20	28	273.41	0	0.00	0	0.00	120	499.22
29	South Indian Bank Ltd.	176	70.22	150	153.57	33	75.99	0	0.00	0	0.00	359	299.78
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	40	24.36	20	32.07	6	48.35	0	0.00	0	0.00	66	104.78
32	YES Bank	6088	1014.46	1993	793.98	738	735.17	0	0.00	0	0.00	8819	2543.61
<b>Total PVT</b>		<b>1005277</b>	<b>29140.91</b>	<b>37059</b>	<b>24849.69</b>	<b>12363</b>	<b>17011.94</b>	<b>0</b>	<b>0.00</b>	<b>4376</b>	<b>546.12</b>	<b>1059075</b>	<b>71548.67</b>
33	Au Small finance Bank	2377	81.95	167	166.02	15	43.09	0	0.00	0	0.00	2559	291.05
34	ESAF SF Bank	20280	59.04	0	0.00	0	0.00	0	0.00	0	0.00	20280	59.04
35	Jana Small Finance Bank	11120	324.64	30	20.46	4	0.45	0	0.00	0	0.00	11154	345.56
36	Ujjivan Small Finance Bank	150526	675.75	83	44.58	19	11.69	0	0.00	0	0.00	150628	732.03
37	Utkarsh Small Finance Bank	255	60.43	19	4.29	2	0.62	0	0.00	0	0.00	276	65.34
<b>Total Small Finance</b>		<b>184558</b>	<b>1201.81</b>	<b>299</b>	<b>235.36</b>	<b>40</b>	<b>55.85</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>184897</b>	<b>1493.02</b>
38	BGVB (PNB)	106968	1852.30	802	66.37	37	19.25	2992	81.94	0	0.00	110799	2019.86
39	PBGB (UCO)	69217	1428.84	26	50.20	0	0.00	6	0.17	0	0.00	69249	1479.21
40	UBKGB (CBI)	32729	247.41	0	0.00	0	0.00	98	1.74	0	0.00	32827	249.15
<b>Total RRB</b>		<b>208914</b>	<b>3528.55</b>	<b>828</b>	<b>116.57</b>	<b>37</b>	<b>19.25</b>	<b>3096</b>	<b>83.85</b>	<b>0</b>	<b>0.00</b>	<b>212875</b>	<b>3748.22</b>
41	WB State Co-Op Bank Ltd.	3098	130.24	3415	308.69	0	0.00	2258	52.69	171	6.09	8942	497.71
42	WBSCARD Bank Ltd.	10334	127.49	0	0.00	0	0.00	0	0.00	0	0.00	10334	127.49
<b>Total Co-Optv</b>		<b>13432</b>	<b>257.73</b>	<b>3415</b>	<b>308.69</b>	<b>0</b>	<b>0.00</b>	<b>2258</b>	<b>52.69</b>	<b>171</b>	<b>6.09</b>	<b>19276</b>	<b>625.20</b>
<b>Grand Total</b>		<b>2168491</b>	<b>75004.44</b>	<b>83490</b>	<b>47234.38</b>	<b>16808</b>	<b>27429.35</b>	<b>6413</b>	<b>226.74</b>	<b>8233</b>	<b>2222.15</b>	<b>2283435</b>	<b>152117.05</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2024

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	334	370.47	4626	335.83	27427	3612.00	131	10.00	39	4.00	7619	2695.00	40176	7027.30	149162	14427.05
2	Bank of India	0	0.00	5680	151.49	21685	2132.68	0	0.00	0	0.00	25	2.37	27390	2286.54	509482	13503.56
3	Bank of Maharashtra	0	0.00	428	15.75	1529	198.36	0	0.00	0	0.00	0	0.00	1957	214.11	9027	1632.65
4	Canara Bank	0	0.00	5884	203.14	9892	1109.36	3	1.01	9	0.12	237	2.60	16025	1316.23	235999	9374.84
5	Central Bank of India	50	58.30	3226	108.83	9884	997.40	0	0.00	0	0.00	11561	701.44	24721	1865.97	195014	7544.31
6	Indian Bank	1	1.28	4826	131.40	9141	920.18	0	0.00	0	0.00	0	0.00	13968	1052.86	279873	15241.71
7	Indian Overseas Bank	9226	120.21	1184	40.08	5999	896.91	0	0.00	0	0.00	14745	90.14	31154	1147.34	130361	6127.62
8	Punjab & Sind Bank	0	0.00	157	4.61	1621	154.84	1	0.42	0	0.00	142	0.64	1921	160.51	7503	1002.61
9	Punjab National Bank	3	1.20	23914	718.60	41359	3527.75	2	0.04	104	0.98	3006	4.11	68388	4252.68	1062013	31907.19
10	State Bank of India	0	0.00	35518	1296.86	207147	36197.00	1	0.03	2	3.85	0	0.00	242668	37497.74	1065960	64844.24
11	UCO Bank	187	48.50	5104	178.40	15067	1244.20	8	326.02	1	0.02	48056	1622.85	68423	3419.99	287500	12279.83
12	Union Bank of India	81	651.00	4690	150.52	7619	746.49	5	0.44	3	14.51	532	0.07	12930	1563.03	169769	10802.61
<b>Total PSU</b>		<b>9882</b>	<b>1250.96</b>	<b>95237</b>	<b>3335.51</b>	<b>358370</b>	<b>51737.17</b>	<b>151</b>	<b>337.96</b>	<b>158</b>	<b>23.48</b>	<b>85923</b>	<b>5119.22</b>	<b>549721</b>	<b>61804.30</b>	<b>4101663</b>	<b>188688.22</b>
13	Axis Bank	5	22.91	1838	105.04	4926	547.27	0	0.00	0	0.00	301220	562.28	307989	1237.50	580086	21261.86
14	Bandhan Bank	0	0.00	0	0.00	19347	1064.22	0	0.00	0	0.00	1877533	6807.52	1896880	7871.74	2784033	13832.65
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	1	0.13	0	0.00	0	0.00	2113	4.90	2114	5.03	17372	51.28
16	City Union Bank Ltd.	0	0.00	1	0.05	9	0.56	0	0.00	0	0.00	0	0.00	10	0.61	116	143.11
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	2	0.24	0	0.00	0	0.00	0	0.00	2	0.24	11	25.33
18	Federal Bank	0	0.00	19	0.60	452	55.82	0	0.00	0	0.00	17549	39.12	18020	95.54	44519	1610.92
19	HDFC Bank	0	0.00	4599	110.36	38867	3987.14	0	0.00	0	0.00	67934	93.90	111400	4191.40	426705	24752.38
20	ICICI Bank	4	22.09	1378	78.66	9363	1198.72	0	0.00	1	4.80	55	0.68	10801	1304.95	108415	23508.70
21	IDBI Bank	0	0.00	716	23.35	17125	1932.68	23	12.35	0	0.00	0	0.00	17864	1968.38	100941	3870.56
22	IDFC First Bank	0	0.00	0	0.00	259	33.46	5	0.00	0	0.00	0	0.00	264	33.46	28329	1356.57
23	Indusind Bank	1	20.72	0	0.00	2	0.09	57	0.25	0	0.00	104930	80.48	104990	101.54	1586989	6647.45
24	Karnataka Bank Ltd.	0	0.00	25	0.83	1047	122.02	0	0.00	2	0.44	1011	106.81	2085	230.10	4081	1363.56
25	Karur Vysya Bank	0	0.00	9	0.12	225	78.50	0	0.00	0	0.00	42	0.10	276	78.72	756	296.59
26	Kotak Mahindra Bank	0	0.00	0	0.00	208	37.55	0	0.00	0	0.00	0	0.00	208	37.55	23250	5483.63
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	282	0.16	0	0.00	279	0.62	561	0.78	51101	319.20
28	Ratnakar Bank Ltd	0	0.00	0	0.00	38	2.06	0	0.00	2	103.34	31024	59.79	31064	165.19	371273	1632.24
29	South Indian Bank Ltd.	0	0.00	11	0.57	76	7.03	0	0.00	0	0.00	90	8.40	177	16.00	2522	378.18
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	15	1.96	0	0.00	0	0.00	0	0.00	15	1.96	81	106.74
32	YES Bank	0	0.00	31	2.15	217	29.76	0	0.00	0	0.00	473	9.10	721	41.01	23670	3359.82
<b>Total PVT</b>		<b>10</b>	<b>65.72</b>	<b>8627</b>	<b>321.74</b>	<b>92179</b>	<b>9099.21</b>	<b>367</b>	<b>12.76</b>	<b>5</b>	<b>108.58</b>	<b>2404253</b>	<b>7773.71</b>	<b>2505441</b>	<b>17381.71</b>	<b>6154358</b>	<b>110090.01</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8740	22.17	8740	22.17	16583	335.48
34	ESAF SF Bank	0	0.00	0	0.00	29	5.17	0	0.00	0	0.00	32798	130.80	32827	135.97	175577	486.17
35	Jana Small Finance Bank	0	0.00	0	0.00	9888	53.13	0	0.00	0	0.00	66220	331.27	76108	384.41	176733	1013.36
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	48676	523.51	2461	12.31	0	0.00	195875	676.64	247012	1212.46	659421	2829.69
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	117	21.22	0	0.00	0	0.00	8871	59.27	8988	80.49	19656	175.47
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>58710</b>	<b>603.04</b>	<b>2461</b>	<b>12.31</b>	<b>0</b>	<b>0.00</b>	<b>312504</b>	<b>1220.14</b>	<b>373675</b>	<b>1835.49</b>	<b>1047970</b>	<b>4840.16</b>
38	BGVB (PNB)	0	0.00	2181	42.44	5534	404.41	1	2.51	374	0.93	28157	219.31	36247	669.60	670082	8346.87
39	PBGB (UCO)	0	0.00	1182	26.05	6128	488.29	0	0.00	0	0.00	11012	92.14	18322	606.48	218961	3935.02
40	UBKGB (CBI)	0	0.00	181	3.27	3434	453.36	0	0.00	0	0.00	11	0.00	3626	456.63	185774	3485.64
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>3544</b>	<b>71.76</b>	<b>15096</b>	<b>1346.06</b>	<b>1</b>	<b>2.51</b>	<b>374</b>	<b>0.93</b>	<b>39180</b>	<b>311.45</b>	<b>58195</b>	<b>1732.71</b>	<b>1074817</b>	<b>15767.53</b>
41	WB State Co-Op Bank Ltd.	0	0.00	2102	119.34	10810	1064.11	159	3.98	0	0.00	129732	5408.02	142803	6595.45	2309678	13363.67
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3678	198.67	0	0.00	0	0.00	0	0.00	3678	198.67	183968	1389.95
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>2102</b>	<b>119.34</b>	<b>14488</b>	<b>1262.78</b>	<b>159</b>	<b>3.98</b>	<b>0</b>	<b>0.00</b>	<b>129732</b>	<b>5408.02</b>	<b>146481</b>	<b>6794.12</b>	<b>2493646</b>	<b>14753.62</b>
<b>Grand Total</b>		<b>9892</b>	<b>1316.68</b>	<b>109510</b>	<b>3848.35</b>	<b>538843</b>	<b>64048.25</b>	<b>13139</b>	<b>369.52</b>	<b>537</b>	<b>132.98</b>	<b>2971592</b>	<b>19832.54</b>	<b>3633513</b>	<b>89548.33</b>	<b>14872454</b>	<b>334139.55</b>

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2024															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	925	771.00	536	227.00	2821	791.00	25717	1489.00	3292	11267.48	33291	14545.48	182453	28972.53
2	Bank of India	0	0.00	220	38.64	7089	2012.95	30640	1136.46	44889	16901.67	82838	20089.72	592320	33593.28
3	Bank of Maharashtra	0	0.00	48	11.77	1169	354.08	800	34.83	5933	244.08	7950	644.76	16977	2277.41
4	Canara Bank	20	29.47	128	22.82	4647	1311.16	55027	1280.15	26010	6873.62	85832	9517.22	321831	18892.06
5	Central Bank of India	0	0.00	510	98.69	3291	1037.40	14827	440.32	6883	1474.98	25511	3051.39	220525	10595.70
6	Indian Bank	92	152.42	241	37.65	17818	2974.41	81780	3396.06	1300	27189.72	101231	33750.26	381104	48991.97
7	Indian Overseas Bank	166	65.00	50	6.07	823	139.20	9007	273.49	971	1787.39	11017	2271.15	141378	8398.77
8	Punjab & Sind Bank	8	3.70	17	2.40	878	152.16	525	459.13	2488	2502.51	3916	3119.90	11419	4122.51
9	Punjab National Bank	534	973.56	363	76.02	31365	5439.49	59665	1803.37	120725	47799.11	212652	56091.55	1274665	87998.74
10	State Bank of India	0	0.00	2627	634.75	128888	14913.00	146910	2549.36	804418	110579.65	1082843	128676.76	2148803	193521.00
11	UCO Bank	0	0.00	32	8.51	3680	1278.90	5028	86.48	17784	13711.31	26524	15085.20	314024	27365.03
12	Union Bank of India	240	280.70	726	159.95	5548	1289.50	34334	1420.71	12793	14544.85	53641	17695.71	223410	28498.32
<b>Total PSU</b>		<b>1985</b>	<b>2275.85</b>	<b>5498</b>	<b>1324.27</b>	<b>208017</b>	<b>31693.25</b>	<b>464260</b>	<b>14369.36</b>	<b>1047486</b>	<b>254876.37</b>	<b>1727246</b>	<b>304539.10</b>	<b>5828909</b>	<b>493227.32</b>
13	Axis Bank	2	0.22	422	103.52	5420	2097.64	833625	3112.94	257014	16673.21	1096483	21987.53	1676569	43249.39
14	Bandhan Bank	0	0.00	0	0.00	3438	2597.43	14158	885.88	1595185	14224.55	1612781	17707.86	4396814	31540.51
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	4	0.72	122	6.35	716	22.95	842	30.02	18214	81.30
16	City Union Bank Ltd.	0	0.00	2	0.29	8	2.58	94	5.43	100	88.78	204	97.08	320	240.19
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	3	1.14	175	23.64	5	20.50	183	45.28	194	70.61
18	Federal Bank	0	0.00	23	3.20	953	295.33	1555	22.10	9493	3452.28	12024	3772.92	56543	5383.84
19	HDFC Bank	15347	507.24	672	14.70	30447	10372.50	142007	4975.76	1536880	24759.75	1725353	40629.94	2152058	65382.33
20	ICICI Bank	1	7.50	739	210.12	17306	7316.68	72156	2429.68	566081	26931.69	656283	36895.66	764698	60404.37
21	DBI Bank	0	0.00	35	5.69	27126	4825.00	2758	109.35	1673	24.91	31592	4964.95	132533	8835.51
22	IDFC First Bank	128	14.35	303	70.30	403	113.96	84436	935.90	535461	5216.36	620731	6350.88	649060	7707.44
23	Indusind Bank	0	0.00	0	0.00	88	33.22	0	0.00	378441	14366.11	378529	14399.33	1965518	21046.78
24	Karnataka Bank Ltd.	14	18.22	1	0.06	607	228.17	697	76.99	3222	1552.87	4541	1876.31	8622	3239.87
25	Karur Vysya Bank	40	0.36	3	0.45	245	61.22	1460	51.62	221	577.28	1969	690.93	2725	987.52
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	130654	5709.41	130654	5709.41	153904	11193.04
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	79	50.00	0	0.00	408	993.95	487	1043.95	51588	1363.15
28	Ratnakar Bank Ltd	0	0.00	0	0.00	10	4.76	2	0.01	16080	4049.05	16092	4053.82	387365	5686.06
29	South Indian Bank Ltd.	8	51.79	3	0.48	68	38.17	0	0.00	3909	960.00	3988	1050.44	6510	1428.62
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	207	33.40	207	33.40	288	140.14
32	YES Bank	0	0.00	21	5.37	313	124.47	14795	522.46	72223	6126.68	87352	6778.98	111022	10138.80
<b>Total PVT</b>		<b>15540</b>	<b>599.68</b>	<b>2224</b>	<b>414.19</b>	<b>86518</b>	<b>28162.98</b>	<b>1168040</b>	<b>13158.11</b>	<b>5107973</b>	<b>125783.74</b>	<b>6380295</b>	<b>168118.69</b>	<b>12534653</b>	<b>278208.70</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	16	0.17	709	69.23	725	69.40	17308	404.89
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	600	36.56	600	36.56	176177	522.72
35	Jana Small Finance Bank	0	0.00	0	0.00	1917	23.10	0	0.00	17013	224.31	18930	247.41	195663	1260.77
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	3802	352.20	584	5.80	37678	371.96	42064	729.97	701485	3559.66
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	66	1.06	66	1.06	19722	176.53
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>5719</b>	<b>375.31</b>	<b>600</b>	<b>5.97</b>	<b>56066</b>	<b>703.12</b>	<b>62385</b>	<b>1084.40</b>	<b>1110355</b>	<b>5924.56</b>
38	BGVV (PNB)	0	0.00	0	0.00	940	156.71	21928	572.11	28593	418.08	51461	1146.90	721543	9493.77
39	PBGB (UCO)	0	0.00	0	0.00	467	126.49	2091	51.95	8690	190.84	11248	369.28	230209	4304.30
40	UBKGB (CBI)	0	0.00	0	0.00	245	31.14	13468	383.82	4620	80.66	18333	495.62	204107	3981.26
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1652</b>	<b>314.34</b>	<b>37487</b>	<b>1007.88</b>	<b>41903</b>	<b>689.58</b>	<b>81042</b>	<b>2011.80</b>	<b>1155859</b>	<b>17779.33</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	21364	1197.52	39747	8880.02	61111	10077.54	2370789	23441.21
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	183968	1389.95
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>21364</b>	<b>1197.52</b>	<b>39747</b>	<b>8880.02</b>	<b>61111</b>	<b>10077.54</b>	<b>2554757</b>	<b>24831.16</b>
<b>Grand Total</b>		<b>17525</b>	<b>2875.52</b>	<b>7722</b>	<b>1738.46</b>	<b>301906</b>	<b>60545.88</b>	<b>1691751</b>	<b>29738.85</b>	<b>6293175</b>	<b>390932.82</b>	<b>8312079</b>	<b>485831.53</b>	<b>23184533</b>	<b>819971.07</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2024													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	32076	1409.65	5621	304.00	4256	284.00	1289	26.00	4231	312.00	0	0.00
2	Bank of India	324418	3611.34	95353	1320.50	40824	958.05	8623	182.24	210466	3912.65	1553	10.56
3	Bank of Maharashtra	4016	233.99	3209	91.32	445	12.17	0	0.00	3901	30.56	0	0.00
4	Canara Bank	192679	2811.85	90943	1793.27	29387	712.19	0	0.00	85470	1674.52	8298	6.89
5	Central Bank of India	131192	2590.35	2404	56.75	42175	684.69	9098	175.23	32716	1359.35	329	0.35
6	Indian Bank	187335	4072.34	39487	924.10	22769	525.66	107460	2783.12	53888	1813.00	150	3.50
7	Indian Overseas Bank	17531	51.47	12489	154.56	1675	36.57	4201	51.06	27574	69.20	316	2.46
8	Punjab & Sind Bank	0	0.00	650	32.21	20	3.25	458	27.10	177	5.28	0	0.00
9	Punjab National Bank	791011	9655.10	157965	2291.59	143669	3066.00	119461	1470.14	326983	8274.52	812	79.31
10	State Bank of India	626737	9179.27	413408	7809.69	153336	4393.52	98125	4915.35	551825	16112.00	57	11.00
11	UCO Bank	182026	702.24	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	97035	1556.95	36807	769.65	14229	362.53	8420	245.37	46300	1336.20	10	0.06
<b>Total PSU</b>		<b>2586056</b>	<b>35874.55</b>	<b>904830</b>	<b>16133.94</b>	<b>476018</b>	<b>11486.72</b>	<b>366147</b>	<b>10018.83</b>	<b>1392149</b>	<b>35047.98</b>	<b>11569</b>	<b>114.17</b>
13	Axis Bank	442057	4218.37	183065	1958.58	25759	59.21	0	0.00	521601	3040.04	0	0.00
14	Bandhan Bank	2156638	8145.40	1546018	8508.51	165710	1435.40	398940	2188.48	3849307	18208.09	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	19	1.16	8	55.69	0	0.00	17222	39.78	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.03	0	0.00	48	4.42	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	358364	2,141.53	127427	1,267.28	762	60.50	0	0.00	488753	7,073.83	0	0.00
20	ICICI Bank	55852	2527.87	56118	2247.25	5237	184.89	0	0.00	155048	14608.33	0	0.00
21	IDBI Bank	64253	633.89	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	19449	40.28	5581	11.50	20350	112.07	8080	49.29	13097	66.51	0	0.00
23	Indusind Bank	1480482	3410.44	821278	2154.73	413294	979.60	0	0.00	13700	326.70	0	0.00
24	Karnataka Bank Ltd.	596	23.74	363	14.14	37	2.52	0	0.00	843	57.81	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	12136	615.97	8143	516.47	334	23.46	0	0.00	35018	460.08	0	0.00
27	Lakshmi Vilas Bank (DBS)	7	0.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	371107	791.30	108904	231.59	97108	196.64	140587	292.49	371115	791.57	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	5	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	15395	407.52	1364	205.09	86	6.97	0	0.00	1104	4.03	0	0.00
<b>Total PVT</b>		<b>4976341</b>	<b>22956.44</b>	<b>2876505</b>	<b>17355.66</b>	<b>730293</b>	<b>3245.34</b>	<b>547607</b>	<b>2530.26</b>	<b>5468080</b>	<b>44686.77</b>	<b>1</b>	<b>0.01</b>
33	Au Small finance Bank	15788	51.60	3209	23.90	2	0.16	280	13.19	15796	48.35	0	0.00
34	ESAF SF Bank	175198	469.29	38656	108.10	67187	183.97	27605	73.82	175198	469.29	0	0.00
35	Jana Small Finance Bank	60060	261.73	6729	44.18	3168	18.84	9897	63.01	60060	261.73	0	0.00
36	Ujivan Small Finance Bank	363664	1214.35	112179	410.94	142534	557.21	15657	75.03	549643	2081.68	0	0.00
37	Utkarsh Small Finance Bank	19589	50.65	4718	35.71	1220	2.90	12628	92.23	19770	60.69	0	0.00
<b>Total Small Finance</b>		<b>634299</b>	<b>2047.62</b>	<b>165491</b>	<b>622.83</b>	<b>214111</b>	<b>763.08</b>	<b>66067</b>	<b>317.29</b>	<b>820467</b>	<b>2921.74</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	553626	6125.13	232777	1339.45	63126	615.8	11070	104.37	139283	1045.64	0	0.00
39	PBGB (UCO)	151183	2436.90	71323	1188.99	38150	726.54	15400	339.82	107480	2192.12	0	0.00
40	UBKGB (CBI)	141832	2639.33	7348	119.44	30820	537.47	31637	566.14	40005	724.59	11	0.03
<b>Total RRB</b>		<b>846641</b>	<b>11201.36</b>	<b>311448</b>	<b>2647.88</b>	<b>132096</b>	<b>1879.81</b>	<b>58107</b>	<b>1010.33</b>	<b>286768</b>	<b>3962.35</b>	<b>11</b>	<b>0.03</b>
41	WB State Co-Op Bank Ltd.	238875	1127.82	238875	1127.82	38450	63.27	36102	53.27	64250	893.02	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>238875</b>	<b>1127.82</b>	<b>238875</b>	<b>1127.82</b>	<b>38450</b>	<b>63.27</b>	<b>36102</b>	<b>53.27</b>	<b>64250</b>	<b>893.02</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>9282212</b>	<b>73207.78</b>	<b>4497149</b>	<b>37888.12</b>	<b>1590968</b>	<b>17438.22</b>	<b>1074030</b>	<b>13929.98</b>	<b>8031714</b>	<b>87511.85</b>	<b>11581</b>	<b>114.21</b>

## AGENDA – 4

### CD Ratio of the State and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC): -

CD Ratio of the State stood at 69.90% as on 31.12.2024 whereas it was 68.13% on 31.12.2023. For calculation of CD Ratio of the State as on 31.12.2024, the RBI guidelines is followed which is furnished below:

	(Amt. Rs. in crore)
<b>Parameter</b>	<b>31.12.2024</b>
Total Deposit (A)	11,84,216.34
Total Advance utilized in the State (B)	8,19,971.07
RIDF Support (C)	7,845.17
Total Advance to be reckoned (D=B+C)	8,27,816.24
CD Ratio (D*100 / A)	69.90%

### Position of districts with less than 40% CD Ratio:

CD ratio of all the districts in the state is above 40% since 30-09-2022.

<b>District Wise CD Ratio of West Bengal as on 31.12.2024</b>						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on December, 2023	CD Ratio as on December, 2024		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	66.59	8816.45	5495.10	62.33
2	Bankura	PNB	54.59	21537.00	11778.90	54.69
3	Birbhum	UCO	50.54	22171.72	11372.16	51.29
4	Coochbehar	CBI	79.84	16921.05	13558.60	80.13
5	Dakshin Dinajpur	PNB	61.85	6256.11	4264.71	68.17
6	Darjeeling	CBI	66.35	27388.02	18766.79	68.52
7	Hooghly	UCO	45.31	59712.93	27031.13	45.27
8	Howrah	UCO	48.38	56634.39	28125.95	49.66
9	Jalpaiguri	CBI	80.10	13279.17	10172.48	76.60
10	Jhargram	PNB	46.93	5258.75	2462.96	46.84
11	Kalimpong	SBI	50.74	2142.93	1091.64	50.94
12	Kolkata	SBI	96.29	421430.29	413201.48	98.05
13	Malda	PNB	57.81	16704.21	10061.57	60.23
14	Murshidabad	PNB	56.59	30175.43	17861.59	59.19
15	Nadia	PNB	50.28	34501.00	17864.00	51.78
16	Paschim Burdwan	SBI	51.04	52794.26	27721.57	52.51
17	Paschim Medinipur	PNB	50.18	34778.84	17602.35	50.61
18	Purba Burdwan	UCO	53.09	38476.40	20646.22	53.66
19	Purba Medinipur	PNB	49.07	38599.55	20681.31	53.58
20	Purulia	PNB	49.28	12502.26	6229.60	49.83
21	Uttar Dinajpur	PNB	65.23	9356.31	6505.91	69.53
22	24 Pgs. (N)	Indian	42.89	200565.64	95329.46	47.53
23	24 Pgs. (S)	PNB	46.57	70581.68	32145.60	45.54
<b>Grand Total</b>			<b>66.89</b>	<b>1200584.39</b>	<b>819971.07</b>	<b>68.30</b>
<b>Interbank Deposit</b>			<b>68.13</b>	<b>16368.05</b>		<b>69.90</b>
<b>Final Deposit</b>				<b>1184216.34</b>		
<b>RIDF Support</b>					<b>7845.17</b>	
<b>Total Advances in the State</b>					<b>827816.24</b>	
<b>Credit Deposit Ratio</b>						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2024							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on December, 2023	As on Decemember, 2024				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	74.67	40660.62	28972.53	71.25	0.00	71.25
2	Bank of India	83.82	40637.39	33593.28	82.67	0.00	82.67
3	Bank of Maharashtra	95.68	3223.19	2277.41	70.66	0.00	70.66
4	Canara Bank	78.00	35213.38	18892.06	53.65	0.00	53.65
5	Central Bank of India	34.04	27236.61	10595.70	38.90	0.00	38.90
6	Indian Bank	89.90	72578.63	48991.97	67.50	0.00	67.50
7	Indian Overseas Bank	52.74	17101.75	8398.77	49.11	0.00	49.11
8	Punjab & Sind Bank	114.91	3773.48	4122.51	109.25	0.00	109.25
9	Punjab National Bank	74.99	126078.14	87998.74	69.80	0.00	69.80
10	State Bank of India	49.83	304230.57	193521.00	63.61	36539.00	75.62
11	UCO Bank	51.68	40424.13	27365.02	67.69	0.00	67.69
12	Union Bank of India	73.30	40508.87	28498.32	70.35	0.00	70.35
<b>Total PSU</b>		<b>63.04</b>	<b>751666.77</b>	<b>493227.30</b>	<b>65.62</b>	<b>36539.00</b>	<b>70.48</b>
13	Axis Bank	62.33	62842.15	43249.39	68.82	0.00	68.82
14	Bandhan Bank	66.69	56742.47	31540.51	55.59	0.00	55.59
15	Catholic Syrian Bank Ltd.	98.00	45.16	81.30	180.03	0.00	180.03
16	City Union Bank Ltd.	73.33	221.95	240.19	108.22	0.00	108.22
17	Dhanlaxmi Bank Ltd.	97.01	92.12	70.61	76.65	0.00	76.65
18	Federal Bank	82.94	5624.50	5383.84	95.72	0.00	95.72
19	HDFC Bank	64.71	102474.60	65382.33	63.80	0.00	63.80
20	ICICI Bank	86.24	67183.58	60404.37	89.91	0.00	89.91
21	IDBI Bank	59.55	12935.88	8835.51	68.30	0.00	68.30
22	IDFC First Bank	123.76	6809.89	7707.44	113.18	0.00	113.18
23	Indusind Bank	154.19	16944.38	21046.78	124.21	0.00	124.21
24	Karnataka Bank Ltd.	86.99	1456.27	3239.87	222.48	0.00	222.48
25	Karur Vysya Bank	42.76	1641.19	987.52	60.17	0.00	60.17
26	Kotak Mahindra Bank	93.28	11696.01	11193.04	95.70	0.00	95.70
27	Lakshmi Vilas Bank (DBS)	65.65	1395.36	1363.15	97.69	0.00	97.69
28	Ratnakar Bank Ltd	54.21	8342.35	5686.06	68.16	0.00	68.16
29	South Indian Bank Ltd.	82.87	1521.28	1428.62	93.91	0.00	93.91
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	31.56	588.10	140.14	23.83	0.00	23.83
32	YES Bank	88.08	11636.69	10138.80	87.13	0.00	87.13
<b>Total PVT</b>		<b>74.73</b>	<b>370193.92</b>	<b>278208.71</b>	<b>75.15</b>	<b>0.00</b>	<b>75.15</b>
33	Au Small finance Bank	55.10	1099.49	404.89	36.83	0.00	36.83
34	ESAF SF Bank	335.48	154.95	522.72	337.35	0.00	337.35
35	Jana Small Finance Bank	62.28	1981.01	1260.77	63.64	0.00	63.64
36	Ujivan Small Finance Bank	158.74	2935.32	3559.66	121.27	0.00	121.27
37	Utkarsh Small Finance Bank	24.39	864.04	176.53	20.43	0.00	20.43
<b>Total Small Finance</b>		<b>102.90</b>	<b>7034.81</b>	<b>5924.57</b>	<b>84.22</b>	<b>0.00</b>	<b>84.22</b>
38	BGVB (PNB)	44.92	21055.25	9493.77	45.09	12137.59	102.74
39	PBGB (UCO)	59.78	7248.10	4304.30	59.39	2143.18	88.95
40	UBKGB (CBI)	81.27	4720.31	3981.26	84.34	0.00	84.34
<b>Total RRB</b>		<b>53.62</b>	<b>33023.66</b>	<b>17779.33</b>	<b>53.84</b>	<b>14280.77</b>	<b>97.08</b>
41	WB State Co-Op Bank Ltd.	68.26	38405.57	23441.21	61.04	0.00	61.04
42	WBSCARD Bank Ltd.	547.45	259.66	1389.95	535.30	0.00	535.30
<b>Total Co-Optv</b>		<b>71.80</b>	<b>38665.23</b>	<b>24831.16</b>	<b>64.22</b>	<b>0.00</b>	<b>64.22</b>
<b>Total</b>		<b>66.89</b>	<b>1200584.39</b>	<b>819971.07</b>	<b>68.30</b>	<b>50819.77</b>	<b>72.53</b>
<b>Interbank Deposit</b>			<b>16368.05</b>				
<b>Grand total</b>			<b>1184216.34</b>				
<b>RIDF Support</b>					<b>7845.17</b>		
<b>Total Credit in the State</b>			<b>68.13</b>		<b>827816.24</b>		
<b>Credit Deposit Ratio</b>					<b>69.90</b>		
<b>Total Credit + Investment</b>					<b>878636.01</b>		
<b>Total Credit + Investment Deposit Ratio</b>					<b>74.20</b>		

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2024**

(Amount in Crore)

Sl. No.	Name of Banks	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	56	60	189	305	3256.33	5095.44	32308.85	40660.62
2	Bank of India	145	83	146	374	9631.50	6755.24	24250.65	40637.39
3	Bank of Maharashtra	4	9	44	57	143.68	127.53	2951.98	3223.19
4	Canara Bank	157	86	159	402	4171.25	3518.86	27523.27	35213.38
5	Central Bank of India	136	65	116	317	7093.57	5186.31	14956.73	27236.61
6	Indian Bank	269	93	228	590	16817.62	8812.59	46948.43	72578.63
7	Indian Overseas Bank	34	29	91	154	1638.86	870.84	14592.05	17101.75
8	Punjab & Sind Bank	4	4	33	41	67.02	52.91	3653.55	3773.48
9	Punjab National Bank	566	177	403	1146	39272.28	18110.80	68695.06	126078.14
10	State Bank of India	556	238	465	1259	63126.05	47138.46	193966.06	304230.57
11	UCO Bank	153	75	163	391	9310.56	8019.85	23093.72	40424.13
12	Union Bank of India	68	57	161	286	4315.05	3997.16	32196.65	40508.87
<b>Total PSU</b>		<b>2148</b>	<b>976</b>	<b>2198</b>	<b>5322</b>	<b>158843.77</b>	<b>107685.99</b>	<b>485137.01</b>	<b>751666.77</b>
13	Axis Bank	70	89	229	388	2456.24	8299.32	52086.58	62842.15
14	Bandhan Bank	927	421	379	1727	9814.68	7106.13	39821.66	56742.47
15	Catholic Syrian Bank Ltd.	0	0	7	7	0.00	0.00	45.16	45.16
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	221.95	221.95
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	92.12	92.12
18	Federal Bank	11	6	18	35	337.03	450.28	4837.19	5624.50
19	HDFC Bank	48	73	235	356	2120.87	4828.72	95525.01	102474.60
20	ICICI Bank	41	56	211	308	1600.14	3859.45	61723.99	67183.58
21	IDBI Bank	22	24	54	100	916.36	2580.35	9439.17	12935.88
22	IDFC First Bank	3	3	38	44	0.00	0.00	6809.89	6809.89
23	Indusind Bank	5	30	92	127	474.88	930.47	15539.03	16944.38
24	Karnataka Bank Ltd.	1	2	18	21	24.19	57.34	1374.74	1456.27
25	Karur Vysya Bank	1	4	9	14	73.28	266.40	1301.51	1641.19
26	Kotak Mahindra Bank	1	1	52	54	96.46	101.81	11497.75	11696.01
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	28.66	0.00	1366.70	1395.36
28	Ratnakar Bank Ltd	0	2	20	22	0.00	117.77	8224.58	8342.35
29	South Indian Bank Ltd.	2	0	17	19	27.90	0.00	1493.38	1521.28
30	SIDBI	0	0	1	1	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	1	1	0.00	0.00	588.10	588.10
32	YES Bank	0	2	36	38	0.00	80.47	11556.22	11636.69
<b>Total PVT</b>		<b>1133</b>	<b>713</b>	<b>1426</b>	<b>3272</b>	<b>17970.68</b>	<b>28678.51</b>	<b>323544.72</b>	<b>370193.92</b>
33	Au Small finance Bank	0	0	15	15	0.00	0.00	1099.49	1099.49
34	ESAF SF Bank	0	4	10	14	0.00	5.87	149.08	154.95
35	Jana Small Finance Bank	3	12	24	39	46.44	194.25	1740.32	1981.01
36	Ujjivan Small Finance Bank	50	16	34	100	361.09	517.39	2056.84	2935.32
37	Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	864.04	864.04
<b>Total Small Finance</b>		<b>53</b>	<b>32</b>	<b>100</b>	<b>185</b>	<b>407.53</b>	<b>717.51</b>	<b>5909.77</b>	<b>7034.81</b>
38	BGVB (PNB)	496	68	23	587	17007.80	2492.11	1555.34	21055.25
39	PBGB (UCO)	204	16	10	230	6090.03	761.46	396.61	7248.10
40	UBKGB (CBI)	89	47	7	143	2246.48	2069.69	404.14	4720.31
<b>Total RRB</b>		<b>789</b>	<b>131</b>	<b>40</b>	<b>960</b>	<b>25344.31</b>	<b>5323.26</b>	<b>2356.09</b>	<b>33023.66</b>
41	WB State Co-Op Bank Ltd.	216	52	101	369	17079.49	4042.12	17283.96	38405.57
42	WBSCARD Bank Ltd.	10	0	1	11	24.71	0.00	234.95	259.66
<b>Total Co-Optv</b>		<b>226</b>	<b>52</b>	<b>102</b>	<b>380</b>	<b>17104.20</b>	<b>4042.12</b>	<b>17518.91</b>	<b>38665.23</b>
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
<b>Total Payment Banks</b>		<b>1</b>	<b>9</b>	<b>15</b>	<b>25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>4350</b>	<b>1913</b>	<b>3881</b>	<b>10144</b>	<b>219670.50</b>	<b>146447.40</b>	<b>834466.49</b>	<b>1200584.39</b>

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2024**

(Amount in Crore)

Sl. No.	Name of Banks	ADVANCES				CREDIT - DEPOSIT RATIO (%)			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	TOTAL
1	Bank of Baroda	1150.11	1809.52	26012.90	28972.53	35.32	35.51	80.51	71.25
2	Bank of India	4935.19	3243.77	25414.32	33593.28	51.24	48.02	104.80	82.67
3	Bank of Maharashtra	72.74	102.08	2102.60	2277.41	50.63	80.04	71.23	70.66
4	Canara Bank	2784.33	2377.26	13730.47	18892.06	66.75	67.56	49.89	53.65
5	Central Bank of India	2910.81	1706.80	5978.09	10595.70	41.03	32.91	39.97	38.90
6	Indian Bank	5502.03	2851.55	40638.38	48991.97	32.72	32.36	86.56	67.50
7	Indian Overseas Bank	559.98	314.28	7524.51	8398.77	34.17	36.09	51.57	49.11
8	Punjab & Sind Bank	31.03	22.26	4069.22	4122.51	46.30	42.07	111.38	109.25
9	Punjab National Bank	15439.10	6168.04	66391.59	87998.74	39.31	34.06	96.65	69.80
10	State Bank of India	21554.46	18113.09	153853.45	193521.00	34.15	38.43	79.32	63.61
11	UCO Bank	2911.78	2218.75	22234.49	27365.02	31.27	27.67	96.28	67.69
12	Union Bank of India	1389.20	1518.42	25590.70	28498.32	32.19	37.99	79.48	70.35
<b>Total PSU</b>		<b>59240.77</b>	<b>40445.82</b>	<b>393540.72</b>	<b>493227.30</b>	<b>37.29</b>	<b>37.56</b>	<b>81.12</b>	<b>65.62</b>
13	Axis Bank	1837.41	7366.61	34045.37	43249.39	74.81	88.76	65.36	68.82
14	Bandhan Bank	13605.67	11735.01	6199.83	31540.51	138.63	165.14	15.57	55.59
15	Catholic Syrian Bank Ltd.	0.00	0.00	81.30	81.30	#DIV/0!	#DIV/0!	180.03	180.03
16	City Union Bank Ltd.	0.00	0.00	240.19	240.19	#DIV/0!	#DIV/0!	108.22	108.22
17	Dhanlaxmi Bank Ltd.	0.00	0.00	70.61	70.61	#DIV/0!	#DIV/0!	76.65	76.65
18	Federal Bank	460.10	601.57	4322.17	5383.84	136.52	133.60	89.35	95.72
19	HDFC Bank	2606.72	5527.18	57248.43	65382.33	122.91	114.46	59.93	63.80
20	ICICI Bank	649.77	2807.30	56947.29	60404.37	40.61	72.74	92.26	89.91
21	IDBI Bank	493.37	884.02	7458.12	8835.51	53.84	34.26	79.01	68.30
22	IDFC First Bank	41.29	64.38	7601.77	7707.44	#DIV/0!	#DIV/0!	111.63	113.18
23	Indusind Bank	3546.15	1631.64	15868.99	21046.78	746.75	175.36	102.12	124.21
24	Karnataka Bank Ltd.	27.53	53.81	3158.53	3239.87	113.81	93.84	229.75	222.48
25	Karur Vysya Bank	17.02	48.10	922.40	987.52	23.23	18.06	70.87	60.17
26	Kotak Mahindra Bank	480.94	8.70	10703.40	11193.04	498.60	8.54	93.09	95.70
27	Lakshmi Vilas Bank (DBS)	84.47	0.00	1278.68	1363.15	294.73	#DIV/0!	93.56	97.69
28	Ratnakar Bank Ltd	0.00	80.03	5606.03	5686.06	#DIV/0!	67.95	68.16	68.16
29	South Indian Bank Ltd.	10.96	0.00	1417.66	1428.62	39.28	#DIV/0!	94.93	93.91
30	SIDBI	0.00	0.00	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	140.14	140.14	#DIV/0!	#DIV/0!	23.83	23.83
32	YES Bank	0.00	78.17	10060.63	10138.80	#DIV/0!	97.14	87.06	87.13
<b>Total PVT</b>		<b>23861.39</b>	<b>30886.52</b>	<b>223460.79</b>	<b>278208.71</b>	<b>132.78</b>	<b>107.70</b>	<b>69.07</b>	<b>75.15</b>
33	Au Small finance Bank	0.00	0.00	404.89	404.89	#DIV/0!	#DIV/0!	36.83	36.83
34	ESAF SF Bank	0.00	147.50	375.22	522.72	#DIV/0!	2512.81	251.69	337.35
35	Jana Small Finance Bank	248.57	287.23	724.98	1260.77	535.23	147.86	41.66	63.64
36	Ujjivan Small Finance Bank	698.86	980.43	1880.37	3559.66	193.54	189.49	91.42	121.27
37	Utkarsh Small Finance Bank	0.00	0.00	176.53	176.53	#DIV/0!	#DIV/0!	20.43	20.43
<b>Total Small Finance</b>		<b>947.42</b>	<b>1415.16</b>	<b>3561.99</b>	<b>5924.57</b>	<b>232.48</b>	<b>197.23</b>	<b>60.27</b>	<b>84.22</b>
38	BGVB (PNB)	7985.69	1001.07	507.01	9493.77	46.95	40.17	32.60	45.09
39	PBGB (UCO)	3642.64	407.26	254.40	4304.30	59.81	53.48	64.14	59.39
40	UBKGB (CBI)	2475.98	1292.91	212.36	3981.26	110.22	62.47	52.55	84.34
<b>Total RRB</b>		<b>14104.31</b>	<b>2701.24</b>	<b>973.78</b>	<b>17779.33</b>	<b>55.65</b>	<b>50.74</b>	<b>41.33</b>	<b>53.84</b>
41	WB State Co-Op Bank Ltd.	9249.92	3239.22	10952.07	23441.21	54.16	80.14	63.37	61.04
42	WBSCARD Bank Ltd.	1389.95	0.00	0.00	1389.95	5625.05	#DIV/0!	0.00	535.30
<b>Total Co-Optv</b>		<b>10639.87</b>	<b>3239.22</b>	<b>10952.07</b>	<b>24831.16</b>	<b>62.21</b>	<b>80.14</b>	<b>62.52</b>	<b>64.22</b>
43	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
44	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
45	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Total Payment Banks</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>108793.76</b>	<b>78687.96</b>	<b>632489.34</b>	<b>819971.07</b>	<b>49.53</b>	<b>53.73</b>	<b>75.80</b>	<b>68.30</b>

Position of ATMs & BC Outlets in West Bengal as on 31.12.2024									
SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	44	65	382	491	468	533	731	1732
2	Bank of India	112	82	187	381	745	436	296	1477
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	123	79	140	342	462	11	7	480
5	Central Bank of India	76	112	29	217	749	253	99	1101
6	Indian Bank	43	49	136	228	524	196	574	1294
7	Indian Overseas Bank	13	71	55	139	380	27	136	543
8	Punjab & Sind Bank	4	4	22	30	0	0	0	0
9	Punjab National Bank	494	233	610	1337	5827	1064	481	7372
10	State Bank of India	415	1204	2650	4269	5621	800	515	6936
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	64	57	211	332	431	407	203	1041
<b>Total PSU</b>		<b>1444</b>	<b>2011</b>	<b>4572</b>	<b>8027</b>	<b>15628</b>	<b>3857</b>	<b>3182</b>	<b>22667</b>
13	Axis Bank	361	308	650	1319	460	1926	481	2867
14	Bandhan Bank	1	24	95	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	6	6	0	0	0	0
16	City Union Bank Ltd.	0	0	0	0	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0	0	0	0
18	Federal Bank	8	1	15	24	0	0	0	0
19	HDFC Bank	37	113	471	621	92	346	163	601
20	ICICI Bank	73	108	543	724	3	0	0	3
21	IDBI Bank	26	35	114	175	0	0	0	0
22	IDFC First Bank	0	0	29	29	494	96	7	597
23	Indusind Bank	8	34	154	196	3099	14287	0	17386
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	96	98	0	0	0	0
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	531	448	1907	2886
29	South Indian Bank Ltd.	2	0	15	17	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	2	2	0	0	0	0
32	YES Bank	0	2	39	41	0	13718	73654	87372
<b>Total PVT</b>		<b>522</b>	<b>635</b>	<b>2278</b>	<b>3435</b>	<b>4679</b>	<b>30821</b>	<b>76212</b>	<b>111712</b>
33	Au Small finance Bank	0	0	15	15	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	34	62	96
35	Jana Small Finance Bank	0	2	3	5	9	0	0	9
36	Ujjivan Small Finance Bank	23	16	35	74	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	17	17	0	0	0	0
<b>Total Small Finance</b>		<b>23</b>	<b>19</b>	<b>73</b>	<b>115</b>	<b>9</b>	<b>34</b>	<b>62</b>	<b>105</b>
38	BGVB (PNB)	0	0	0	0	3059	327	64	3450
39	PBGB (UCO)	0	0	0	0	667	0	0	667
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
<b>Total RRB</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4110</b>	<b>327</b>	<b>64</b>	<b>4501</b>
41	WB State Co-Op Bank Ltd.	101	25	61	187	45	0	0	45
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>101</b>	<b>25</b>	<b>61</b>	<b>187</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>45</b>
43	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
44	Airtel Payment Bank	0	0	0	0	45583	9134	4358	59075
45	Fino Payment Bank	0	0	0	0	27650	5672	4385	37707
<b>Total of Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>73306</b>	<b>17072</b>	<b>14941</b>	<b>105319</b>
<b>Grand Total</b>		<b>2090</b>	<b>2690</b>	<b>6984</b>	<b>11764</b>	<b>97777</b>	<b>52111</b>	<b>94461</b>	<b>244349</b>

**Trend analysis on District wise CD ratio on quarterly basis is as follows:**

Negative trend is shown in the districts namely Alipurduar, Hooghly, Jalpaiguri, Jhargram and South 24 Parganas District as on December, 2024 in comparison to December, 2023. These districts to initiate remedial measures to arrest the down trend with proper implementation of the action plan.

<b>District Wise CD Ratio of West Bengal as on 31.12.2024</b>					
<b>Sr. No.</b>	<b>Name of District</b>	<b>Lead Bank</b>	<b>CD Ratio as on December, 2023</b>	<b>CD Ratio as on December, 2024</b>	<b>Increase/ Decrease</b>
1	Alipurduar	CBI	66.59	62.33	-
2	Bankura	PNB	54.59	54.69	+
3	Birbhum	UCO	50.54	51.29	+
4	Coochbehar	CBI	79.84	80.13	+
5	Dakshin Dinajpur	PNB	61.85	68.17	+
6	Darjeeling	CBI	66.35	68.52	+
7	Hooghly	UCO	45.31	45.27	-
8	Howrah	UCO	48.38	49.66	+
9	Jalpaiguri	CBI	80.10	76.60	-
10	Jhargram	PNB	46.93	46.84	-
11	Kalimpong	SBI	50.74	50.94	+
12	Kolkata	SBI	96.29	98.05	+
13	Malda	PNB	57.81	60.23	+
14	Murshidabad	PNB	56.59	59.19	+
15	Nadia	PNB	50.28	51.78	+
16	Paschim Burdwan	SBI	51.04	52.51	+
17	Paschim Medinipur	PNB	50.18	50.61	+
18	Purba Burdwan	UCO	53.09	53.66	+
19	Purba Medinipur	PNB	49.07	53.58	+
20	Purulia	PNB	49.28	49.83	+
21	Uttar Dinajpur	PNB	65.23	69.53	+
22	24 Pgs. (N)	Indian	42.89	47.53	+
23	24 Pgs. (S)	PNB	46.57	45.54	-

## AGENDA – 5

### Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Agriculture Infrastructure Fund (AIF)
- (iii) Farmers Producer Organizations (FPO)
- (iv) KCC Animal Husbandry (KCC-AH)
- (v) National Livestock Mission (NLM)
- (vi) KCC Fishery (MJCC)
- (vii) Others

The comparative position in disbursement in Agriculture sector with corresponding financial year is as follows:

(Amount in Rs. Crore)			
As on	Yearly Target	Achievement	% of Achievement
31.12.2023	1,06,996	55,310	52%
31.03.2024	1,06,996	71,901	67%
31.12.2024	1,15,852	74,982	65%

Agriculture in India is the essence of livelihood for around 60% of the population. Agriculture States in India are growing with super quality food grains and other food items. For some years, in India, an increase in population, an increase in Income, rural/urban migration and growth spurt in rural per capita productivity have been recorded. West Bengal is one of the largest food grains producing state in India. It is known for the largest producer in rice Production, followed by Uttar Pradesh, Punjab and Andhra Pradesh. Apart from rice production, it is known for jute, sesame, tobacco, and tea too.

West Bengal comes under rice producing states in India. West Bengal also engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produces almost all the items namely Cauliflower, Tomato, Cucurbits, Cabbage, Okra, and Brinjal, Rice, jute, and wheat are the main crops grown in West Bengal. In West Bengal, some spices produced namely Chilli, Ginger, Garlic, Coriander, and Turmeric. West Bengal comes under the top most agricultural states in India.

The agriculture disbursement up to December Quarter for the financial year 2024-25 is Rs.74,982 Crore, which was Rs.55,310 Crore for the corresponding period of FY 2023-24. The disbursement in Farm Credit for the FY 2024-25 is Rs.45,458 Crore which is 61% of the total agriculture deployment. It is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. There is huge scope for banks to enrich their agriculture credit portfolio by financing in Agriculture Infrastructure Fund scheme.

Large scale acquisition of the uncovered farmers for KCC loans under crop loans as well as KCC under Animal Husbandry (Dairy, Poultry, Pig & Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes.

**Progress in KCC, Bangla Shasya Bima Yojana (BSBY) and achievement in Animal Husbandry & Fishery sectors.**

A comparative position of target & achievement / disbursement (including renewal cases) under Kisan Credit Card (KCC) in West Bengal in the corresponding financial years is as under:

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.12.2023	35,00,000	18,55,993	53%
31.03.2024	35,00,000	24,92,202	72%
31.12.2024	35,00,000	25,03,111	72%

Bank wise KCC position as on 31.12.2024											
											(Amount in Crore)
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2024 to 31.12.2024)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.12.2024	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	1125	18.36	3312	71.00	4437	89.36	17.75	21256	441.56
2	Bank of India	117000	2018	64.73	74246	408.57	76264	473.30	65.18	163371	748.30
3	Bank of Maharashtra	2200	27	0.50	71	1.42	98	1.92	4.45	1822	37.60
4	Canara Bank	28500	10767	84.39	5692	48.91	16459	133.30	57.75	55556	433.07
5	Central Bank of India	32500	330	3.06	22297	154.19	22627	157.25	69.62	71718	456.90
6	Indian Bank	148500	2781	22.25	113258	566.29	116039	588.54	78.14	404684	1823.02
7	Indian Overseas Bank	7000	812	10.52	1176	14.70	1988	25.22	28.40	9561	82.95
8	Punjab & Sind Bank	50	0	0.00	26	0.26	26	0.26	52.00	49	0.63
9	Punjab National Bank	407000	53238	633.30	254314	1762.30	307552	2395.60	75.57	407228	2378.41
10	State Bank of India	285000	287243	3000.32	90430	766.78	377673	3767.10	132.52	461518	4577.00
11	UCO Bank	40000	1952	8.62	42326	205.14	44278	213.76	110.70	68142	370.24
12	Union Bank of India	25000	1440	17.57	17187	160.73	18627	178.30	74.51	44007	676.06
	<b>Total PSU</b>	<b>1117750</b>	<b>361733</b>	<b>3863.62</b>	<b>624335</b>	<b>4160.29</b>	<b>986068</b>	<b>8023.91</b>	<b>88.22</b>	<b>1708912</b>	<b>12025.73</b>
13	Axis Bank	2750	19013	1140.60	7047	701.08	26060	1841.68	947.64	24196	2471.00
14	Bandhan Bank	0	65	3.59	0	0.00	65	3.59	#DIV/0!	73	1.24
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00
19	HDFC Bank	24500	366	11.25	133410	764.32	133776	775.56	546.02	277033	1133.25
20	ICICI Bank	2500	10	1.34	796	13.70	806	15.04	32.24	2916	87.99
21	IDBI Bank	10000	976	5.13	3268	65.35	4244	70.48	42.44	49258	123.65
22	IDFC First Bank	0	7	0.42	0	0.00	7	0.42	#DIV/0!	8	4.07
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	628	9.34
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	3	0.03
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	15	0.03	0	0.00	15	0.03	1.50	178	0.14
	<b>Total PVT</b>	<b>42250</b>	<b>20452</b>	<b>1162.37</b>	<b>144521</b>	<b>1544.44</b>	<b>164973</b>	<b>2706.81</b>	<b>390.47</b>	<b>354293</b>	<b>3830.70</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	33	0.13	0	0.00	33	0.13	#DIV/0!	131	0.37
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	<b>Total Small Finance</b>	<b>0</b>	<b>33</b>	<b>0.13</b>	<b>0</b>	<b>0.00</b>	<b>33</b>	<b>0.13</b>	<b>#DIV/0!</b>	<b>131</b>	<b>0.37</b>
38	BGVB (PNB)	270000	6070	22.76	102181	431.02	108251	453.78	40.09	279047	746.27
39	PBGB (UCO)	60000	3492	47.19	34861	349.25	38353	396.44	63.92	78597	645.69
40	UBKGB (CBI)	25000	978	8.12	41369	723.00	42347	731.12	169.39	76410	990.86
	<b>Total RRB</b>	<b>355000</b>	<b>10540</b>	<b>78.07</b>	<b>178411</b>	<b>1503.27</b>	<b>188951</b>	<b>1581.34</b>	<b>53.23</b>	<b>434054</b>	<b>2382.82</b>
41	WB State Co-Op Bank Ltd.	1985000	11621	21.89	1151465	3656.90	1163086	3678.79	58.59	1976392	5483.13
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	<b>Total Co-Optv</b>	<b>1985000</b>	<b>11621</b>	<b>21.89</b>	<b>1151465</b>	<b>3656.90</b>	<b>1163086</b>	<b>3678.79</b>	<b>58.59</b>	<b>1976392</b>	<b>5483.13</b>
	<b>Grand Total</b>	<b>3500000</b>	<b>404379</b>	<b>5126.08</b>	<b>2098732</b>	<b>10864.90</b>	<b>2503111</b>	<b>15990.98</b>	<b>71.52</b>	<b>4473782</b>	<b>23722.76</b>

District wise KCC position as on 31.12.2024							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2024 to 31.12.2024(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.12.2024	
			No.	Amount		No.	Amount
1	Alipurduar	38500	36236	265.05	94.12	73169	574.15
2	Bankura	198000	86163	550.43	43.52	214798	938.31
3	Birbhum	240000	97104	627.13	40.46	251476	1057.05
4	Coochbehar	190000	70207	943.68	36.95	171914	1768.60
5	Dakshin Dinajpur	115000	53997	361.54	46.95	144693	580.87
6	Darjeeling	18500	29705	186.89	160.57	28572	270.05
7	Hooghly	395000	274223	1523.78	69.42	358966	1971.25
8	Howrah	95000	55927	378.95	58.87	75060	562.72
9	Jalpaiguri	40000	41676	593.92	104.19	76546	842.32
10	Jhargram	55000	67138	296.74	122.07	103198	345.73
11	Kalimpong	10000	22294	165.52	222.94	24828	188.65
12	Kolkata	0	1282	128.42	#DIV/0!	2730	162.14
13	Malda	110000	117751	841.08	107.05	137149	1034.10
14	Murshidabad	95000	124530	940.53	131.08	228321	1348.54
15	Nadia	110000	133902	989.31	121.73	296541	1901.05
16	Paschim Burdwan	25000	73979	436.59	295.92	168016	632.86
17	Paschim Medinipur	245000	221169	1293.46	90.27	361186	1759.55
18	Purba Burdwan	280000	126449	998.37	45.16	359982	1871.36
19	Purba Medinipur	750000	506519	1964.30	67.54	653234	2445.49
20	Purulia	35000	48350	378.64	138.14	131795	535.23
21	Uttar Dinajpur	55000	42933	406.65	78.06	148543	717.70
22	24 Pgs. (N)	230000	130710	901.10	56.83	262787	1182.69
23	24 Pgs. (S)	170000	140867	818.90	82.86	200278	1032.35
<b>Grand Total</b>		<b>3500000</b>	<b>2503111</b>	<b>15990.98</b>	<b>71.52</b>	<b>4473782</b>	<b>23722.76</b>

**NB:** All the banks operating in the State have disbursed 25,03,111 number of KCCs including renewal cases up to December Quarter during FY 2024-25, registering 71.52% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.23,722.76 Crore covering 44,73,782 number of accounts as on 31.12.2024. The average ticket size of outstanding KCC loans is Rs.53,026/- as on 31.12.2024.

### Bangla Shasya Bima Yojana:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, Govt. of West Bengal launched the Bangla Shasya Bima (BSB) Yojana, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

Notification No 959-AG-11031(11)/3/2024-NAB) for Rabi-2024-25 crop coverage under Bangla Shasya Bima (BSB) Yojana has been issued on 24.10.2024 and shared accordingly with the member banks by SLBC West Bengal. The Bajaj Allianz General Insurance Company will undertake implementation of Rabi-2024-25 season. As per notification no 212 -AG-11031(99)/I/2024-NAB dated 07<sup>th</sup> March 2024 premium on Potato and Sugarcane from 2024-25 onwards to be fully borne by State Government under BSB Yojana. So, banks need not to deduct premium from KCC accounts as far as BSB enrolment is concerned.

## **Progress under Agriculture Infrastructure Fund (AIF): -**

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post-harvest stage that the produces can be optimally utilized with opportunity for value addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.

In view of the above, the Hon'ble Finance Minister announced, on 15.05.2020, Rs. 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Accordingly, the Department of Agriculture and Farmers Welfare (DA&FW) has formulated the Central Sector Scheme to mobilize a medium – long term debt financing facility for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support.

Subsequently, in the budget announcement made on 01.02.2021, it was decided to extend the benefit of the scheme to APMCs. Accordingly, modifications in the scheme were carried out with the approval of Cabinet to make it more inclusive.

Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs, the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing facility may be fixed by the National Monitoring Committee. The Scheme will be operational from 2020-21 to 2032-33.

### **Project covered under AIF:**

- Warehouses/silos
- Cold storages
- Reefer Trucks
- Smart & Precision Farming
- Sorting & Grading units
- Ripening Chambers
- Integrated Packhouses
- Custom Hiring Center

**Bank wise progress in the state under AIF as on 31.12.2024:**

WB AIF Bank Wise Summary (Cumulative) as on 31.12.2024										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank( Disbursement Pending)		Out of (A)Disbursed by Bank		Out of (A) Rejected	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Axis Bank	60	18	25.74	1	0.11	17	19.23	30	12	6.30
Bangiya Gramin Vikash Bank	264	55	7.73	16	1.43	39	5.94	168	41	3.49
Bandhan Bank Ltd	2	0	0.00	0	0.00	0	0.00	0	2	0.49
Bank Of Baroda	633	338	85.52	32	5.15	306	75.46	246	49	8.54
Bank Of India	931	460	162.55	19	8.05	441	124.12	453	18	3.52
Bank of Maharashtra	9	2	0.76	1	0.27	1	0.18	7	0	0.00
Canara Bank	255	89	107.98	14	31.45	75	65.10	159	7	2.03
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	275	95	125.66	20	2.89	75	46.48	159	21	2.42
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	201	54	39.18	3	4.25	51	32.80	82	65	79.67
ICICI Bank	11	3	1.84	1	1.50	2	0.32	7	1	2.08
IDBI BANK LTD	41	9	3.80	2	1.92	7	1.13	24	8	2.92
Indian Bank	390	160	210.74	31	13.13	129	149.74	219	11	1.27
Indian Overseas Bank	71	26	6.27	3	0.13	23	5.22	37	8	1.25
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Karnataka Bank	9	6	1.06	0	0.00	6	1.06	1	2	0.28
Kotak Mahindra Bank	5	2	2.10	1	0.64	1	0.60	1	2	0.17
NABKISAN Finance Ltd	7	0	0.00	0	0.00	0	0.00	5	2	0.16
Paschim Banga Gramin Bank	42	17	19.09	8	6.53	9	9.82	21	4	2.51
Punjab and Sind Bank	12	2	8.05	0	0.00	2	2.40	8	2	0.39
Punjab National Bank	3316	1888	655.75	172	67.13	1716	493.81	1318	110	32.07
State Bank of India	2287	807	303.17	65	17.16	742	213.89	1315	165	41.88
The Federal Bank Ltd	5	3	0.52	0	0.00	3	0.52	2	0	0.00
UCO Bank	294	144	114.28	23	34.44	121	54.68	136	14	5.30
Union Bank of India	202	97	49.22	8	2.56	89	35.71	97	8	2.45
Uttarbanga Kshetriya Gramin Bank	16	2	0.09	0	0.00	2	0.09	14	0	0.00
Yes Bank LTD	6	4	42.80	1	19.28	3	7.33	2	0	0.00
All Co-operative Bank	212	112	38.92	5	2.62	107	24.86	65	35	20.32
<b>TOTAL</b>	<b>9562</b>	<b>4393</b>	<b>2012.85</b>	<b>426</b>	<b>220.64</b>	<b>3967</b>	<b>1370.49</b>	<b>4578</b>	<b>591</b>	<b>221.77</b>

**District wise cumulative progress in the state under AIF as on 31.12.2024:**

WB AIF District Wise Summary (Cumulative) as on 31.12.2024										
District Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only approved by Bank( Disbursement Pending)		Out of (A)Disbursed by Bank		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Alipurduar	139	51	33.85	4	1.41	47	13.88	85	3	0.07
Bankura	874	458	110.59	30	8.38	428	96.53	378	38	13.39
Birbhum	528	294	76.83	38	7.46	256	53.42	214	20	13.72
Cooch Behar	367	114	172.10	18	28.72	96	62.37	236	17	4.22
Dakshin Dinajpur	161	52	20.19	11	0.90	41	15.02	87	22	2.10
Darjeeling	162	41	75.48	7	22.41	34	44.43	115	6	3.82
Hooghly	797	595	264.08	38	8.16	557	208.13	162	40	28.41
Howrah	135	70	27.74	5	3.44	65	21.41	55	10	4.19
Jalpaiguri	187	57	106.97	4	3.95	53	68.37	121	9	19.49
Jhargram	169	63	19.00	5	0.85	58	17.59	84	22	5.19
Kalimpong	24	8	0.52	2	0.00	6	0.52	6	10	0.12
Kolkata	37	23	73.60	6	31.31	17	18.14	10	4	6.53
Malda	524	127	51.86	26	6.50	101	43.23	321	76	10.55
Murshidabad	1149	224	62.43	56	3.38	168	40.89	849	76	7.32
Nadia	254	53	25.02	9	3.55	44	17.29	191	10	5.69
North 24 Parganas	515	123	97.40	21	31.25	102	48.34	366	26	13.44
Paschim Bardhaman	279	254	92.24	11	5.66	243	63.39	19	6	2.84
Paschim Medinipur	846	535	194.95	40	15.74	495	158.29	262	49	16.00
Purba Bardhaman	1184	854	340.79	46	21.79	808	270.72	299	31	22.02
Purba Medinipur	518	151	46.70	17	4.89	134	34.75	311	56	29.18
Purulia	197	59	23.61	10	4.35	49	14.83	116	22	1.96
South 24 Parganas	285	106	41.36	12	2.75	94	28.37	160	19	5.50
Uttar Dinajpur	231	81	55.53	10	3.81	71	30.58	131	19	6.02
<b>TOTAL</b>	<b>9562</b>	<b>4393</b>	<b>2012.85</b>	<b>426</b>	<b>220.64</b>	<b>3967</b>	<b>1370.49</b>	<b>4578</b>	<b>591</b>	<b>221.77</b>

**Farmers Producer Organizations (FPO):**

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 number of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 31.12.2024, 191 number of FPOs have so far been financed by member banks involving an amount of Rs. 37.37 Crore.

With a view to encouraging environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt announced 100% tax exemption for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to Farmers Produce Companies.

**Bank wise performance of FPO financing as on 31.12.2024: -**

<b>Consolidated Progress made under FPO/FPC</b>											
(Amt in Lakh)											
Sr. No.	Bank Name	Achievement as on 31.12.2023		Achievement as on 31.03.2024		Achievement as on 30.06.2024		Achievement as on 30.09.2024		Achievement as on 31.12.2024	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	Bank of Baroda	11	56.00	11	56.00	11	56.00	11	56.00	11	56.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	3	17.84
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	5	206.00	5	206.00	5	206.00	5	206.00	5	206.00
5	Central Bank of India	9	709.00	10	1524.00	10	1524.42	10	1524.42	10	1524.42
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	12	73.00	16	76.00	19	79.00	27	95.00	29	98.00
8	Punjab & Sindh Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	19	71.28	19	71.28	19	71.30	18	70.00	18	70.00
10	State Bank of India	16	457.00	17	465.00	20	523.00	20	523.00	25	580.00
11	UCO Bank	1	3.00	1	3.00	1	3.00	1	3.00	1	3.00
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank	1	100.00	1	100.00	2	120.00	2	120.00	2	102.82
16	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	BGVB	12	282.00	12	282.00	13	312.00	14	342.00	14	342.00
20	PBGB	8	95.00	8	95.00	8	80.00	9	100.00	9	87.00
21	UBKGB	14	134.09	15	143.72	15	144.09	14	134.09	14	134.09
22	WBSCB	50	515.91	50	515.91	50	515.91	50	515.91	50	515.91
	<b>Total</b>	<b>158</b>	<b>2702.28</b>	<b>165</b>	<b>3537.91</b>	<b>173</b>	<b>3634.72</b>	<b>181</b>	<b>3689.42</b>	<b>191</b>	<b>3737.08</b>

**Achievement in KCC Animal Husbandry:**

In terms of the recent RBI Master Direction, banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short-term credit requirements up to Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

With a view to improve the sanction process related to KCC-AH proposals lying pending with bank branches and also for consideration of KCC-AH proposals sponsored henceforth, guidelines in this direction have been shared by Institutional Finance, Finance Department, Govt. of West Bengal on 23.11.2022. SLBC has shared the same with member banks and LDMs for necessary action.

Targets for KCC Animal Husbandry loans were fixed for the state of West Bengal for FY 2024-25 as mentioned below.

**Target of Animal Husbandry under KCC in actual number for FY 2024-25:**

Dairy	Poultry	Goatery	Piggery	Total
67,000	8,000	16,000	9,000	1,00,000

**Progress in working capital finance to Animal Husbandry & Fishery under KCC (for FY 2024-25) as on 31.12.2024:**

**Activity wise Summary:**

As on 31.12.2024 during FY 2024-25, total 18,308 number of cases under Animal Husbandry have been sanctioned amounting to Rs.259.18 Crore, whereas 18,480 number of cases have been disbursed with an amount of Rs.256.00 Crore. However, total 4,077 number of cases are still pending with different bank branches. Member banks are requested to ensure disposal of pending cases at the earliest.

## Activity-wise consolidated report of the Bank

For the period from 01.04.2024 to 31.12.2024

Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy Faming	8421	104.11	8600	103.95	3873	3038
2	Goat Husbandry	2919	53.86	2905	52.45	2426	488
3	Poultry Faming (Including Duckery)	4952	64.04	4938	62.50	1913	379
4	Pig Husbandry	2016	37.17	2037	37.13	85	172
<b>Total</b>		<b>18308</b>	<b>259.18</b>	<b>18480</b>	<b>256.03</b>	<b>8297</b>	<b>4077</b>

## District wise KCC-AH Progress Report

For the period from 01.04.2024 to 31.12.2024

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Alipurduar	242	2.73	224	2.45	30	131
2	Bankura	751	9.68	781	10.62	107	38
3	Birbhum	577	10.93	589	10.78	1048	246
4	Coochbehar	291	3.11	249	2.80	124	130
5	Dakhin 24 Parganas	531	5.99	509	5.67	171	195
6	Dakhin Dinajpur	851	8.64	841	8.17	172	84
7	Darjeeling including Siliguri	1233	11.30	1274	11.53	105	349
8	Hooghly	2432	16.44	2421	16.05	1444	121
9	Howrah	348	5.73	333	5.69	454	80
10	Jalpaiguri	282	5.69	270	5.61	196	187
11	Jhargram	102	0.71	100	0.70	38	59
12	Kalimpong	482	3.24	476	3.09	27	25
13	Kolkata	325	10.25	337	10.52	16	40
14	Malda	985	16.21	982	16.07	178	205
15	Murshidabad	549	9.60	551	9.41	137	21
16	Nadia	505	8.65	471	7.82	67	35
17	Paschim Bardhaman	186	2.74	175	2.63	168	301
18	Paschim Medinipur	2409	36.19	2473	32.37	104	354
19	Purba Bardhaman	1052	12.38	1166	12.74	1734	292
20	Purba Medinipur	2667	48.74	2769	49.61	835	197
21	Purulia	455	14.54	452	16.56	78	188
22	Uttar 24 Parganas	628	9.76	622	9.59	183	248
23	Uttar Dinajpur	432	5.91	421	5.50	881	551
<b>Total</b>		<b>18308</b>	<b>259.16</b>	<b>18480</b>	<b>256.00</b>	<b>8297</b>	<b>4077</b>

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 31.12.2024**

Sl. No.	Name of the Bank	Dairy Farming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	679	6.35	573	5.69	236	13	239	2.98	231	2.61	121	6
2	Bank of India	241	2.08	232	2.13	452	175	113	1.12	99	0.58	164	55
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	130	2.86	128	2.64	51	104	43	0.73	41	0.61	25	8
5	Central Bank of India	93	0.69	49	0.43	391	310	8	0.04	6	0.03	224	182
6	Indian Bank	120	1.34	95	1.10	37	18	52	0.56	38	0.38	22	4
7	Indian Overseas Bank	12	3.75	12	3.75	19	17	2	0.42	2	0.42	1	13
8	Punjab National Bank	1546	40.39	2014	43.47	0	0	1015	37.61	1080	38.01	0	0
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	1723	12.90	1723	12.90	183	2245	129	0.97	129	0.97	14	168
11	UCO Bank	54	0.55	54	0.55	8	7	29	0.33	29	0.33	17	6
12	Union Bank of India	132	1.49	132	1.48	10	18	1	0.04	1	0.04	15	7
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	8	0.26	8	0.27	0	0	2	0.03	2	0.03	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	28	0.36	20	0.24	3	15	11	0.17	6	0.11	0	5
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	2181	20.27	2149	19.06	378	0	1025	7.72	1016	7.37	229	0
22	PBGB (UCO)	622	4.55	622	4.55	2022	48	99	0.38	99	0.38	1556	26
23	UBKGB (CBI)	60	0.47	54	0.51	38	28	35	0.35	31	0.27	30	3
24	WB State Co-Op Bank	792	5.81	735	5.18	45	40	116	0.41	94	0.31	8	5
<b>GRAND TOTAL</b>		<b>8421</b>	<b>104.11</b>	<b>8600</b>	<b>103.95</b>	<b>3873</b>	<b>3038</b>	<b>2919</b>	<b>53.86</b>	<b>2905</b>	<b>52.45</b>	<b>2426</b>	<b>488</b>

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 31.12.2024**

Sl. No.	Name of the Bank	Poultry Farming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	85	1.21	80	0.90	40	5	5	0.24	3	0.22	0	0
2	Bank of India	92	0.69	40	0.27	16	47	11	0.20	8	0.10	9	0
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	0	0.00	0	0.00	7	7	0	0.00	0	0.00	4	4
5	Central Bank of India	1	0.01	1	0.01	41	11	1	0.01	1	0.01	11	14
6	Indian Bank	47	0.48	35	0.36	11	2	23	0.22	9	0.10	7	1
7	Indian Overseas Bank	1	0.27	1	0.27	1	6	0	0.00	0	0.00	0	1
8	Punjab National Bank	681	30.85	741	30.28	0	0	677	25.07	720	25.34	0	0
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	194	1.45	194	1.45	21	253	108	0.81	108	0.81	11	140
11	UCO Bank	90	1.21	90	1.21	10	9	0	0.00	0	0.00	0	0
12	Union Bank of India	6	0.36	6	0.36	3	5	0	0.00	0	0.00	2	2
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	3093	20.97	3096	20.97	1426	0	20	2.08	20	2.08	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	8	0.10	6	0.08	0	7	0	0.00	0	0.00	1	0
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	548	4.85	545	4.73	201	0	200	1.83	199	1.77	26	0
22	PBGB (UCO)	64	1.25	64	1.25	102	17	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	25	0.20	20	0.15	30	3	15	0.13	14	0.14	10	8
24	WB State Co-Op Bank	17	0.14	19	0.21	4	7	956	6.58	955	6.57	4	2
<b>GRAND TOTAL</b>		<b>4952</b>	<b>64.04</b>	<b>4938</b>	<b>62.50</b>	<b>1913</b>	<b>379</b>	<b>2016</b>	<b>37.17</b>	<b>2037</b>	<b>37.13</b>	<b>85</b>	<b>172</b>

The **disbursement** for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2024:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
31.12.2023	85,221	808.12	13,114	235.36	55,805	326.98	35,624	311.78
31.12.2024	78,442	740.48	11,962	219.34	53,824	392.20	25,401	131.61

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2024-25 (01.04.2024 - 31.12.2024) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	4290	106.90	1525	48.56	1646	62.58	134	7.21	74	5.28	96	7.56	12	4.59	1645	382.56	9422	625.24
2	Bank of India	49236	263.22	11584	98.39	1246	15.93	1682	22.90	4534	48.04	163	1.95	67998	873.97	19240	264.38	155683	1588.78
3	Bank of Maharashtra	98	1.92	52	1.95	2	0.15	0	0.00	0	0.00	0	0.00	0	0.00	643	3.76	795	7.78
4	Canara Bank	87142	853.50	981	12.13	234	7.86	143	14.81	60	0.76	2	0.03	6	0.53	670	1.25	89238	890.87
5	Central Bank of India	23410	76.36	175	0.60	52	1.22	34	14.85	0	0.00	0	0.00	0	0.00	60989	1914.97	84660	2008.00
6	Indian Bank	93613	1538.14	873	22.59	216	2.11	196	3.95	203	2.37	0	0.00	4561	279.34	53950	761.71	153612	2610.21
7	Indian Overseas Bank	1366	78.77	6	0.58	1	0.04	2	0.24	2	0.35	6	0.86	104	5.25	125	16.26	1612	102.35
8	Punjab & Sind Bank	0	0.00	1	0.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.07
9	Punjab National Bank	170774	4398.85	1718	41.91	229	7.89	670	27.35	1203	11.30	216	12.81	2937	167.26	11026	187.96	188773	4855.32
10	State Bank of India	252621	2536.40	91	2.95	36	1.67	125	24.80	118	2.84	33	0.72	14	1.56	421850	7310.42	674888	9881.36
11	UCO Bank	27715	1102.47	102	1.04	206	1.84	102	0.64	42	0.48	4	0.24	18	0.81	8123	1195.30	36312	2302.82
12	Union Bank of India	23462	453.01	5373	89.27	956	15.22	919	31.71	896	8.59	0	0.00	0	0.00	340	105.76	31946	703.56
<b>Total PSU</b>		<b>733727</b>	<b>11409.54</b>	<b>22481</b>	<b>320.04</b>	<b>4824</b>	<b>116.51</b>	<b>4007</b>	<b>148.46</b>	<b>7132</b>	<b>80.01</b>	<b>520</b>	<b>24.17</b>	<b>75650</b>	<b>1333.31</b>	<b>578601</b>	<b>12144.33</b>	<b>1426942</b>	<b>25576.36</b>
13	Axis Bank	27022	1951.71	0	0.00	40	9.36	0	0.00	0	0.00	0	0.00	8550	50.42	72639	628.35	108251	2639.84
14	Bandhan Bank	49	1.28	38226	290.04	9248	74.19	6021	51.17	0	0.00	0	0.00	1	0.00	18477	126.30	72022	542.98
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	115	7.56	115	7.56
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	21025	486.05	21025	486.05
19	HDFC Bank	438	14.32	6743	35.67	30	2.10	527	6.10	5	0.14	0	0.00	0	0.00	126411	828.09	134154	886.41
20	ICICI Bank	764	72.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	37438	449.87	0	0.00	38202	522.53
21	IDBI Bank	37	0.69	39	2.34	15	0.06	0	0.00	0	0.00	0	0.00	0	0.00	18163	146.16	18254	149.25
22	IDFC First Bank	0	0.00	762	2.90	498	1.94	211	0.81	2173	8.48	0	0.00	2164	13.10	3644	14.14	9452	41.38
23	Indusind Bank	60	0.33	0	0.00	34034	147.72	0	0.00	0	0.00	0	0.00	0	0.00	473537	2115.42	507631	2263.47
24	Karnataka Bank Ltd.	375	5.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1123	19.21	1498	25.14
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3776	185.82	0	0.00	3776	185.82
27	Lakshmi Vilas Bank (DBS)	15181	72.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15181	72.22
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	84785	362.16	0	0.00	84785	362.16
29	South Indian Bank Ltd.	0	0.00	495	9.94	22	0.46	20	0.42	15	0.46	0	0.00	0	0.00	961	15.22	1513	26.50
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8117	38.74	8117	38.74
<b>Total PVT</b>		<b>43926</b>	<b>2119.14</b>	<b>46265</b>	<b>340.89</b>	<b>43887</b>	<b>235.83</b>	<b>6779</b>	<b>58.50</b>	<b>2193</b>	<b>9.09</b>	<b>0</b>	<b>0.00</b>	<b>136714</b>	<b>1061.37</b>	<b>924246</b>	<b>4286.22</b>	<b>1023976</b>	<b>8250.04</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3240	12.54	3240	12.54
34	ESAF SF Bank	0	0.00	4508	20.57	2801	11.48	737	3.42	0	0.00	0	0.00	83	0.37	19457	100.70	27586	136.54
35	Jana Small Finance Bank	0	0.00	40	3.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	25545	144.79	25585	148.03
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	86865	500.68	86865	500.68
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4126	17.92	4126	17.92
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>4548</b>	<b>23.81</b>	<b>2801</b>	<b>11.48</b>	<b>737</b>	<b>3.42</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>83</b>	<b>0.37</b>	<b>139233</b>	<b>776.6345</b>	<b>147402</b>	<b>815.71</b>
38	BGVB (PNB)	259975	3418.97	2774	14.28	238	2.27	182	1.89	1243	5.40	0	0.00	0	0.00	0	0.00	264412	3442.81
39	PBGB (UCO)	38353	396.44	1395	31.63	266	3.46	167	4.96	108	0.61	0	0.00	15	1.24	27216	1004.09	67520	1442.43
40	UBKGB (CBI)	41991	726.61	148	1.46	106	1.10	21	0.29	64	0.37	17	0.29	0	0.00	58478	1050.66	100825	1780.78
<b>Total RRB</b>		<b>340319</b>	<b>4542.02</b>	<b>4317</b>	<b>47.37</b>	<b>610</b>	<b>6.83</b>	<b>370</b>	<b>7.14</b>	<b>1415</b>	<b>6.38</b>	<b>17</b>	<b>0.29</b>	<b>15</b>	<b>1.24</b>	<b>86947</b>	<b>1562.40</b>	<b>432757</b>	<b>6666.02</b>
41	WB State Co-Op Bank Ltd.	1159749	3647.17	811	7.48	1702	21.55	19	0.21	14641	35.97	0	0.00	36569	317.08	0	0.00	1213491	4029.45
42	WBSCARD Bank Ltd.	0	0.00	20	0.90	0	0.00	50	1.62	20	0.16	2397	96.14	140	19.68	110	2.32	2737	120.82
<b>Total Co-Optv</b>		<b>1159749</b>	<b>3647.17</b>	<b>831</b>	<b>8.38</b>	<b>1702</b>	<b>21.55</b>	<b>69</b>	<b>1.83</b>	<b>14661</b>	<b>36.13</b>	<b>2397</b>	<b>96.14</b>	<b>36709</b>	<b>336.76</b>	<b>110</b>	<b>2.32</b>	<b>1216228</b>	<b>4150.27</b>
<b>Grand Total</b>		<b>2277721</b>	<b>21717.87</b>	<b>78442</b>	<b>740.48</b>	<b>53824</b>	<b>392.20</b>	<b>11962</b>	<b>219.34</b>	<b>25401</b>	<b>131.61</b>	<b>2934</b>	<b>120.60</b>	<b>249171</b>	<b>2733.05</b>	<b>2298719</b>	<b>37064.22</b>	<b>4247305</b>	<b>45458.40</b>

**The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2024:**

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
31.12.2023	1,84,656	1,411.11	42,884	691.41	1,34,802	683.10	1,41,341	620.30
31.12.2024	2,57,426	1,841.15	43,654	777.64	1,22,708	631.37	1,82,463	772.91

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2024 (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	21256	441.56	1201	17.58	859	15.70	603	9.59	135	7.79	286	13.61	111	1.81	18149	288.61	42600	796.25
2	Bank of India	164726	747.17	20827	163.09	1934	24.35	2567	36.10	6761	66.08	233	2.66	97174	1195.00	32388	376.37	326610	2610.82
3	Bank of Maharashtra	1822	37.60	55	1.47	3	0.20	0	0.00	0	0.00	0	0.00	0	0.00	478	8.94	2358	48.21
4	Canara Bank	160475	1940.79	2240	34.50	482	16.50	256	57.17	620	9.00	86	2.87	62	4.41	5140	3.20	169361	2068.44
5	Central Bank of India	69705	458.29	568	4.84	169	3.72	149	22.74	167	1.03	358	5.03	428	6.99	64398	2162.11	135942	2664.75
6	Indian Bank	107378	1984.59	1581	127.89	651	29.61	512	23.58	217	5.68	3	0.03	7183	283.16	65727	1511.31	183252	3965.85
7	Indian Overseas Bank	33079	900.41	236	3.94	285	7.49	74	1.84	46	4.25	167	3.95	401	7.87	7454	286.95	41742	1216.70
8	Punjab & Sind Bank	43	0.62	6	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	49	0.63
9	Punjab National Bank	674792	6499.97	9033	210.57	2319	65.17	5035	185.67	4460	26.15	268	3.47	22460	802.62	38728	894.09	757095	8687.72
10	State Bank of India	458450	4472.83	653	11.40	159	7.02	669	120.22	8710	9.49	73	0.50	350	12.90	249383	5121.24	718447	9755.60
11	UCO Bank	108804	1602.32	2914	32.64	728	4.78	804	19.36	902	6.30	836	0.87	1028	8.56	6807	792.29	122823	2467.12
12	Union Bank of India	62647	1094.03	16278	240.99	1184	20.27	2060	55.90	1136	13.24	0	0.00	17	0.79	9103	202.98	92425	1628.20
<b>Total PSU</b>		<b>1863177</b>	<b>20180.18</b>	<b>55592</b>	<b>848.92</b>	<b>8773</b>	<b>194.81</b>	<b>12729</b>	<b>532.17</b>	<b>23154</b>	<b>149.01</b>	<b>2310</b>	<b>32.99</b>	<b>129214</b>	<b>2324.11</b>	<b>497755</b>	<b>11648.09</b>	<b>2592704</b>	<b>35910.29</b>
13	Axis Bank	25108	2556.26	0	0.00	42	15.90	0	0.00	0	0.00	0	0.00	143810	881.67	72660	139.43	241620	3593.26
14	Bandhan Bank	75	1.44	90393	415.21	24723	114.79	14756	75.20	30125	130.92	1	0.08	11412	53.37	5	5.55	171490	796.57
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23861	396.82	23861	396.82
19	HDFC Bank	551	20.03	62233	204.67	1	0.63	2836	11.19	14	0.07	0	0.00	0	0.00	212497	968.14	278132	1204.72
20	ICICI Bank	3321	183.08	0	0.00	62	9.21	0	0.00	0	0.00	0	0.00	60731	784.97	0	0.00	64114	977.26
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66235	318.26	66235	318.26
22	IDFC First Bank	6	0.35	1124	2.80	870	2.22	514	1.01	2653	7.67	0	0.00	7493	21.68	5167	14.04	17827	49.77
23	Indusind Bank	68699	113.31	0	0.00	71536	173.31	0	0.00	0	0.00	0	0.00	0	0.00	1037120	2641.08	1177355	2927.70
24	Karnataka Bank Ltd.	0	0.00	0	0.00	4	0.56	0	0.00	0	0.00	2	0.59	0	0.00	279	18.29	285	19.44
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12930	435.74	0	0.00	12930	435.74
27	Lakshmi Vilas Bank (DBS)	50424	123.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	50424	123.89
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	340085	731.56	0	0.00	340085	731.56
29	South Indian Bank Ltd.	0	0.00	1487	22.15	280	2.80	80	1.50	30	0.80	0	0.00	0	0.00	25	0.62	1902	27.87
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	13537	47.42	13537	47.42
<b>Total PVT</b>		<b>148184</b>	<b>2998.36</b>	<b>155237</b>	<b>644.83</b>	<b>97518</b>	<b>319.42</b>	<b>18186</b>	<b>88.90</b>	<b>32822</b>	<b>139.46</b>	<b>3</b>	<b>0.67</b>	<b>576461</b>	<b>2908.99</b>	<b>1431386</b>	<b>4549.655</b>	<b>2459797</b>	<b>11650.28</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5276	14.38	5276	14.38
34	ESAF SF Bank	0	0.00	16586	40.79	7245	17.79	1584	4.58	0	0.00	0	0.00	720	1.76	96335	226.24	122470	291.16
35	Jana Small Finance Bank	0	0.00	1774	4.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	87697	278.83	89471	283.39
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	261781	885.20	261781	885.20
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10392	29.64	10392	29.64
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>18360</b>	<b>45.35</b>	<b>7245</b>	<b>17.79</b>	<b>1584</b>	<b>4.58</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>720</b>	<b>1.76</b>	<b>461481</b>	<b>1434.287</b>	<b>489390</b>	<b>1503.77</b>
38	BGVB (PNB)	481241	5016.83	13776	158.64	1079	22.25	2607	57.20	20796	364.81	0	0.00	0	0.00	13	0.15	519512	5619.88
39	PBGB (UCO)	78539	658.92	3252	42.27	596	6.07	376	6.71	488	3.55	0	0.00	135	5.94	47931	1072.94	131317	1796.40
40	UBKGB (CBI)	75634	981.45	222	2.28	176	1.47	39	0.46	84	0.55	222	2.77	33	1.88	72887	1787.38	149297	2778.24
<b>Total RRB</b>		<b>635414</b>	<b>6657.20</b>	<b>17250</b>	<b>203.19</b>	<b>1851</b>	<b>29.79</b>	<b>3022</b>	<b>64.37</b>	<b>21368</b>	<b>368.91</b>	<b>222</b>	<b>2.77</b>	<b>168</b>	<b>7.82</b>	<b>120831</b>	<b>2860.47</b>	<b>800126</b>	<b>10194.52</b>
41	WB State Co-Op Bank Ltd.	1971274	5441.71	1409	12.61	3238	34.09	19	1.25	100683	80.78	0	0.00	62364	649.44	225	3.92	2139212	6223.80
42	WBSCARD Bank Ltd.	0	0.00	9578	86.25	4083	35.47	8114	86.37	4436	34.75	98954	695.45	1523	85.80	43268	39.70	169956	1063.79
<b>Total Co-Optv</b>		<b>1971274</b>	<b>5441.71</b>	<b>10987</b>	<b>98.86</b>	<b>7321</b>	<b>69.56</b>	<b>8133</b>	<b>87.62</b>	<b>105119</b>	<b>115.53</b>	<b>98954</b>	<b>695.45</b>	<b>63887</b>	<b>735.24</b>	<b>43493</b>	<b>43.62415</b>	<b>2309168</b>	<b>7287.59</b>
<b>Grand Total</b>		<b>4618049</b>	<b>35277.45</b>	<b>257426</b>	<b>1841.15</b>	<b>122708</b>	<b>631.37</b>	<b>43654</b>	<b>777.64</b>	<b>182463</b>	<b>772.91</b>	<b>101489</b>	<b>731.88</b>	<b>770450</b>	<b>5977.91</b>	<b>3023364</b>	<b>19866.02</b>	<b>8651185</b>	<b>66546.45</b>

**Participation of Banks in Nationwide AHDF KCC Campaign:**

A special saturation drive in the form of weekly “District-level Camp” was launched by DFS, Gol on 8<sup>th</sup> November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fishery under KCC. To further streamline the process of credit delivery through KCC to animal husbandry and fisheries farmer, a Standard Operating Procedure (SOP)/ Guidelines for issuing of separate KCC for animal husbandry, dairy and fisheries farmers had been finalized in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

The subject camp has been extended up to 31<sup>st</sup> March 2025 and all member banks have been requested to proactively participate in the said campaign to make it successful by sanctioning the eligible applications received through camp.

**Bank-wise Summary of Weekly KCC-Animal Husbandry as on 31.12.2024 (cumulative):**

Bank wise weekly KCC-AH as on 31.12.2024																
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	683	683	299	30	27	61	0	11	43	58	0	0	34	0	120	0
Bank of India	2137	2137	1145	71	13	190	0	54	139	136	2	0	51	0	336	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	1013	1013	481	56	20	139	0	38	118	51	0	21	20	4	65	0
Central Bank of India	3695	3695	1779	204	115	740	0	33	245	110	5	191	30	5	238	0
Cooperative Bank	3027	3027	1233	134	83	462	0	79	273	119	44	263	3	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4315	4315	1652	205	66	645	8	99	527	302	61	0	115	51	584	0
Indian Overseas Bank	415	415	70	14	0	105	0	37	78	40	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12841	12841	5100	869	242	1895	52	636	1792	740	125	75	336	5	879	95
State Bank of India	13429	13429	4733	902	228	1887	0	463	1580	567	91	175	824	96	1883	0
UCO Bank	4895	4895	2340	108	55	887	3	44	370	318	4	10	37	86	633	0
Union Bank of India	903	903	280	103	0	115	0	22	63	69	4	0	35	11	201	0
<b>Grand Total</b>	<b>47484</b>	<b>47484</b>	<b>19118</b>	<b>2696</b>	<b>849</b>	<b>7137</b>	<b>63</b>	<b>1517</b>	<b>5235</b>	<b>2546</b>	<b>345</b>	<b>759</b>	<b>1506</b>	<b>277</b>	<b>5341</b>	<b>95</b>

**District-wise Summary of Weekly KCC-Animal Husbandry as on 31.12.2024 (cumulative):**

District wise weekly KCC-AH as on 31.12.2024																
Row Labels	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/ No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4206	4206	1677	250	76	1589	0	0	489	53	0	0	2	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1065	1065	626	101	55	237	0	5	9	4	0	28	0	0	0	0
Koch Bihar	3191	3191	1144	587	220	657	0	0	79	0	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	1322	820	236	137	519	5	37	0
North Twenty Four Parganas	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	715	0
Paschim Barddhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	2134	2134	1082	136	0	351	46	0	375	0	0	51	8	0	85	0
Purba Barddhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	407	407	130	9	0	36	0	11	130	81	10	0	0	0	0	0
South Twenty Four Parganas	1978	1978	881	52	4	101	5	7	715	81	0	0	131	1	0	0
Uttar Dinajpur	557	557	200	35	0	66	0	0	0	61	0	0	59	0	41	95
<b>Grand Total</b>	<b>47484</b>	<b>47484</b>	<b>19118</b>	<b>2696</b>	<b>849</b>	<b>7137</b>	<b>63</b>	<b>1517</b>	<b>5235</b>	<b>2546</b>	<b>345</b>	<b>759</b>	<b>1506</b>	<b>277</b>	<b>5341</b>	<b>95</b>

**Bank-wise Summary of Weekly KCC-Fishery as on 31.12.2024 (cumulative):**

Bank wise weekly KCC-fishery as on 31.12.2024														
Bank name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative -Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative -Wrong/ incomplete information furnished	Sum of Cumulative -Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	39	39	15	4	0	7	0	11	0	1	0	0	0	1
Bank of India	71	71	33	0	0	1	0	27	0	3	5	0	0	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	53	53	23	2	2	3	0	17	0	3	2	0	0	1
Central Bank of India	43	43	29	0	0	0	0	11	0	0	0	0	0	3
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	237	237	72	1	0	28	0	73	4	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	845	845	338	36	5	66	5	237	0	85	67	0	4	2
State Bank of India	627	617	221	28	8	56	0	189	0	71	41	0	3	0
UCO Bank	376	376	155	42	2	125	0	24	0	24	2	0	2	0
Union Bank of India	25	25	19	0	0	0	0	4	0	0	2	0	0	0
<b>Grand Total</b>	<b>3855</b>	<b>3845</b>	<b>1492</b>	<b>240</b>	<b>17</b>	<b>928</b>	<b>5</b>	<b>721</b>	<b>4</b>	<b>242</b>	<b>149</b>	<b>1</b>	<b>37</b>	<b>9</b>

**District-wise Summary of Weekly KCC-Fishery as on 31.12.2024 (cumulative):**

District wise weekly KCC-fishery as on 31.12.2024														
District	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative -Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative -Wrong/ incomplete information furnished	Sum of Cumulative -Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1839	1839	546	199	7	846	0	155	0	64	0	0	22	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	150	150	54	16	0	22	0	57	0	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
<b>Grand Total</b>	<b>3855</b>	<b>3845</b>	<b>1492</b>	<b>240</b>	<b>17</b>	<b>928</b>	<b>5</b>	<b>721</b>	<b>4</b>	<b>242</b>	<b>149</b>	<b>1</b>	<b>37</b>	<b>9</b>

### **National Livestock Mission (NLM):**

National Livestock Mission is an initiative of the Ministry of Agriculture and Farmers' Welfare. The mission, which commenced from 2014-15, has the objective of sustainable development of the livestock sector. In view of the present need of the sector, the NLM scheme has been revised and realigned from FY 2021-22. The revised scheme of National Livestock Mission (NLM) aims towards employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme. The excess production will help in the export earnings after meeting the domestic demands. The concept of NLM Scheme is to develop the entrepreneur in order to create the forward and backward linkage for the produce available at the unorganized sector and to link with the organized sector.

The National Livestock Mission will be implemented through the State Implementing Agency established under the State Animal Husbandry Department. In this regard, the State Animal Husbandry Department will need to establish their State Implementing Agencies or identify the agency already established for implementation of the National Livestock Mission. The State Government shall notify the State Implementing Agency to the DAHD. The Central share wherever eligible will be channelized through the State Implementing Agency.

**Eligible entities:-** Individual, SHG, FPO, FPC, JLG and Section 8 Companies.

#### **Activities under NLM:-**

- I) Entrepreneurship development in Poultry, Goatery and Piggery.
- II) Feed and Fodder development.
- III) Innovation and Extension.

#### **Benefit provided under the scheme:-**

Under National Livestock Mission Entrepreneurship Development Program (NLM-EDP), there is a provision for 50 % capital subsidy of the total project cost up to the maximum subsidy amount of Rs 50 Lakhs.

SIDBI has been engaged as Fund Channelizing Agency for management of subsidy for Entrepreneurship Development Programs.

Member banks are requested to take advantage of the benefit of this scheme by exploring all possible opportunities under this scheme.

### **Matsya Jeebi Credit Card (MJCC):**

Department of Fisheries, Aquaculture, Aquatic Resources and Fishing Harbours, Govt. of West Bengal issued circular vide no. 2167-FI-47/3/2020 dated 03.12.2021 for implementation of Matsya Jeebi Credit Card (MJCC). The scheme aims to reduce farmer dependence on the informal banking sector for credit. It is also targeted for self-reliance, employment generation and income generation along with production enhancement.

The Matsya Jeebi Credit Card (MJCC) scheme was introduced with an aim to provide adequate and timely short term credit support assistance from the Banking Institutions to fish farmers for their working capital requirements towards fresh water fish/prawn culture (including cold water, brackish water) shrimp/fish/crab culture, fish/shrimp/prawns/crabs/seed rearing, capture fisheries in marine, any other fishery activities may be considered in addition to these activities as deemed fit within the indicative Scale of Finance (SoF) duly approved by State Level Technical Committee (SLTC). Interest subvention is to be provided on a maximum limit of Rs. 2 lakh loan under MJCC.

The target of 1,00,000 number of fresh MJCC has been fixed by Govt. of West Bengal for FY 2024-25. As on 31.12.2024, the member banks have cumulatively sanctioned 23,670 number of MJCC cases amounting to Rs.151.53 Crore.

**Bank-wise progress of MJCC as on 31.12.2024:**

<b>MJCC Cumulative Progress as on 31.12.2024</b>					
<b>Bank Name</b>	<b>Total No. of applications received</b>	<b>Total sanctioned</b>		<b>Total No. of cases Rejected</b>	<b>Total No. of cases pending</b>
		<b>No</b>	<b>Amt (in Cr)</b>		
Bank of Baroda	705	379	2.46	326	0
Bank of India	2180	738	3.69	1425	17
Bank of Maharashtra	9	6	0.03	0	3
Canara Bank	1873	1048	5.12	825	0
Central Bank Of India	1511	214	3.56	1270	27
Indian Bank	4933	2388	27.07	2166	379
Indian Overseas Bank	332	115	0.08	160	57
Punjab & Sind Bank	10	0	0	2	8
Punjab National Bank	10261	3961	18.2	5963	337
State Bank Of India	9554	1069	9.54	8485	0
UCO Bank	1632	668	6.34	954	10
Union Bank of India	565	284	2.4	278	3
<b>TOTAL PSU</b>	<b>33565</b>	<b>10870</b>	<b>78.49</b>	<b>21854</b>	<b>841</b>
Axis Bank	71	0	0	0	71
Bandhan Bank	184	0	0	80	104
Federal Bank	7	0	0	0	7
HDFC	42	0	0	40	2
ICICI	1	0	0	1	0
IDBI	73	0	0	0	73
Indus Ind Bank	4	0	0	0	4
Karnataka Bank	3	0	0	0	3
Karur vaisyabank	2	0	0	0	2
<b>TOTAL PVT</b>	<b>316</b>	<b>0</b>	<b>0</b>	<b>121</b>	<b>195</b>
Airtel Payments Bank	1	0	0	0	1
Indian Post Payment Bank	2	0	0	0	2
<b>TOTAL PAYMENT BANKS</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>
BGVB	6268	1406	18.22	4851	11
PBGB	1875	660	6.79	1215	0
UBKGB	1592	1135	6.09	457	0
<b>TOTAL RRB</b>	<b>9735</b>	<b>3201</b>	<b>31.10</b>	<b>6523</b>	<b>11</b>
WBSCB	38291	9599	41.95	28692	0
WBSCARD	15	0	0.00	7	8
<b>TOTAL CO-OP</b>	<b>38306</b>	<b>9599</b>	<b>41.95</b>	<b>28699</b>	<b>8</b>
<b>GRAND TOTAL</b>	<b>81925</b>	<b>23670</b>	<b>151.53</b>	<b>57197</b>	<b>1058</b>

**Animal Husbandry Infrastructure Development Fund (AHIDF) -**

Hon'ble Prime Minister has announced for setting up of Rs. 15,000 crore Animal Husbandry Infrastructure Development Fund under Atma Nirbhar Bharat Abhiyan stimulus package. AHIDF has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, FPOs and section 8 companies to establish-

- Dairy processing and value addition infrastructure.
- Meat processing and value addition infrastructure.
- Animal feed plant.
- Breed improvement technology & Breed Multiplication Farm.
- Animal waste to wealth management.
- Setting up of Veterinary Vaccine & Drug Manufacturing facilities.

Member banks are requested to explore this segment and make efforts to increase finance under this scheme.

### **Term loan facility in Agriculture allied activities:**

As per RBI Master Circular of “Kisan Credit Card (KCC) scheme” dated July 4,2018, the term loan for investment is to be made towards land development, minor irrigation, purchase of farm equipment and allied agricultural activities. The banks may fix the quantum of credit for term and working capital limit for agricultural and allied activities, etc. based on the unit cost of the assets proposed to be acquired by the farmer, the allied activities already being undertaken on the farm, the bank’s judgment on repayment capacity vis-a-vis total loan burden devolving on the farmer, including existing loan obligations.

The long term loan limit should be based on the proposed investment during the five-year period and the bank’s perception on the repaying capacity of the farmer.

### **Tie Up with Milk Unions: -**

The primary milk producers’ cooperative societies functioning at the village level, join to form a milk union in the district level for carrying out the activities of procuring, processing and marketing of milk and milk products. These milk unions provide various inputs to the primary societies for onward transmission to producer members. The district unions affiliate themselves into the West Bengal Milk Federation whose role is to guide and monitor the milk unions. These unions process milk at their own level and sale the same to the Government affiliated Dairies through the federation. Some major milk union details are provided below-

Sl No	Name of Union	Place	Date of Registration
1.	Bhagirathi co-op Milk Union	Murshidabad	07.10.1974
2.	Kishan co-op Milk Union	Nadia	25.09.1980
3.	Midnapore co-op Milk Union	Midnapore	10.08.1977
4.	Damodar co-op Milk Union	Hooghly	27.01.1983
5.	Bardhaman co-op Milk Union	Burdwan	10.06.1993
6.	Ichhamati co-op Milk Union	North 24 Parganas	31.07.1997
7.	Mayurakhi co-op Milk Union	Birbhum	06.05.1997
8.	Sundarban co-op Milk Union	South 24 Parganas	10.02.1997
9.	Kangsabati co-op Milk Union	Bankura	18.06.1999
10.	Manbhum co-op Milk Union	Purulia	11.03.2003
11.	Howrah co-op Milk Union	Howrah	19.11.2007
12.	Tamralipta co-op Milk Union	Purba Midnapore	21.02.2013

Member banks are requested to make a tie up arrangement with the milk unions available district wise so that a large number of beneficiary farmers working under the society may be covered to get financial assistance and more over this will also help to increase the agriculture portfolio of the member banks and boost the socio economic development of our state.

### **Krishak Bandhu:**

Hon’ble Chief Minister, Govt. of West Bengal, has announced the launching of Krishak Bandhu – a flagship scheme for the benefit of farmers. The scheme is expected to cover 72 lakh people with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities. The scheme is effective from 1<sup>st</sup> January 2019. The scheme was revamped and launched as Krishak Bandhu (Natun) vide notification no 741-AG/O/9M(Nab)-70/2021 dated 17<sup>th</sup> June 2021. Under the new scheme, investment support up to Rs.10,000/- per year will be provided by the State Government to the farmers in two equal instalments of Rs.5,000/- right at the onset of two crop seasons i.e. Kharif and Rabi.

All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme. Every enrolled farmer will get a financial assistance of Rs.10,000/- per annum for one acre or more of cultivable land. Farmers having less than one acre of land will be eligible for assistance on pro rata basis subject to a minimum of Rs.4,000/- per annum per farmer. Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

### **Finance against Negotiable Warehouse Receipts (NWR):**

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse Receipts. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

Recently, the Chairperson of Warehousing Development & Regulatory Authority issued one letter to SLBC for requesting all the State Heads of the member banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Accordingly, SLBC has issued one advisory on 18.01.2022 to all the member banks to explore the possibility of extending finance against e-NWRs to help farmers to avoid distress sale of their produce and get better prices.

### **Agriculture Infrastructure in Rural areas and Credit absorption:**

West Bengal is envisaging a big structural transformation both in terms of economic progress and public welfare. Infrastructure is a prerequisite of development. Creation of rural infrastructure is an enabler for the achievement of inclusive and sustainable development. As regards basic infrastructure of village connectivity through all-weather roads, electrification of villages with assured electric supply and provision of safe drinking water, the state has made rapid progress. However, significant infrastructure gaps exist with regards to agri storage & marketing, irrigation, dairy, fisheries, food & agri processing sectors in the state. While infrastructure development was primarily the domain of public investment, private investments, particularly in social infrastructure and infrastructure like irrigation, storage and market yard, have also picked up in recent years even road and power sectors are being developed under PPP mode, but this trend for rural roads is yet to pick up.

NABARD has been assisting the State Government by funding various infrastructure projects in rural areas under Rural Infrastructure Development Fund (RIDF), namely:

- Warehouse Infrastructure Fund (WIF)
- NABARD Infrastructure Development Assistance (NIDA)
- Food Processing Fund (FPF)
- Dairy Infrastructure Development Fund
- Agri Marketing Infrastructure Fund
- Micro Irrigation Fund
- Fisheries and Aquaculture Infrastructure Development Fund
- Agriculture Infrastructure Fund (AIF)
- Rural Infrastructure Assistance to State Governments (RIAS)

Infrastructure gaps and interventions required: -

- Accelerating the pace of ensuring rural connectivity through all-weather roads, providing irrigation to every field, electrification of all the households and pump sets, bridging the gaps of storage- both dry and cold storage requirements and providing basic social infrastructures such as school, colleges, health centres, sanitation, drinking water, roads.
- To meet the vast investment requirements, for which public finance may not be sufficient, financial support may be availed from NABARD and other such infrastructure financing agencies.
- Separate Feeder lines for agriculture has been added in the list of eligible activities to be financed under RIDF during the year. The State Govt. may avail financial assistance for the project under RIDF.
- PPP mode of infrastructure development/financing may be given thrust.

**Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS) on 10,000 FPO promotion and Agriculture Infrastructure Fund (AIF) Scheme:**

**Background:**

A Credit Guarantee Fund of Rs.1000 crore with equal share from Gol and NABARD has been set up under NABSANRAKSHAN, a subsidiary of NABARD, to facilitate credit linkages of FPOs. Project loan up to Rs.2.00 crore will be eligible for coverage under CGF.

The CGF scheme shall be available to both new & existing FPOs under Companies Act & State Cooperative Societies Act. Further loans under Agriculture Infrastructure Fund (AIF) can also be covered under this Credit Guarantee Scheme.

**Eligible project loan amount for Credit Guarantee Cover and its period:**

- The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. In case of project loan up to Rs. 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of Rs. 85 lakh; while in case of project loan above Rs.1 crore and up to Rs. 2 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of Rs. 150 lakh. However, for project loan over Rs. 2.00 crore of bankable project loan, credit guarantee cover will be limited maximum upto Rs.2.00 crore only.
- Eligible Lending Institution (ELI) shall be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years.
- In case of default, claims shall be settled up to 85% or 75 % of the amount in default subject to maximum cover as specified above.
- Other charges such as penal interest, commitment charge, service charge, or any other levies/ expenses, or any costs whatsoever debited to the account of FPO by the ELI other than the contracted interest shall not qualify for Credit Guarantee Cover.
- The Cover shall only be granted after the ELI enters into an agreement with NABARD or NCDC, as the case may be, and shall be granted or delivered in accordance with the Terms and Conditions decided upon by NABARD or NCDC, as the case may be, from time to time.
- The Credit Guarantee Fund under CSS has been operationalized and guideline issued by NABSANRAKSHAN and also available in NABARD's website.

All member banks are requested (i) to explore the opportunity of availing Credit Guarantee Fund Scheme under Central Sector Scheme for FPO and AIF schemes and (ii) to on-board for registration with NABSAnrakshan for financing FPOs under Credit Guarantee Scheme.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2024-25							
(Position from 01.04.2024-31.12.2024)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	0	0.00	38996	746.00	0.00
2	Bank of India	2122.69	72425	766.85	29177	3008.37	36.13
3	Bank of Maharastra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	78279	714.56	144408	1364.25	42.77
5	Central Bank of India	888.75	76194	1807.20	122348	2398.28	203.34
6	Indian Bank	3035.26	31297	664.96	170238	3558.14	21.91
7	Indian Overseas Bank	681.82	1036	68.85	40947	1096.02	10.10
8	Punjab & Sind Bank	243.62	40	0.61	40	0.61	0.25
9	Punjab National Bank	5723.99	156763	1806.04	784874	9461.14	31.55
10	State Bank of India	8780.01	651302	9296.07	682484	9266.85	105.88
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	42485	1022.75	86525	1270.11	35.03
<b>Total PSU</b>		<b>30344.31</b>	<b>1109821</b>	<b>16147.89</b>	<b>2134361</b>	<b>32231.73</b>	<b>53.22</b>
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	106340	736.82	171369	792.12	24.74
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	0	0.00	0	0.00	0.00
19	HDFC Bank	3703.30	0	0.00	0	0.00	0.00
20	ICICI Bank	3777.63	22338	298.54	41263	1471.53	7.90
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	901	3.60	5778	8.66	0.89
23	Indusind Bank	1569.03	41	1.84	1291470	2838.83	0.12
24	Karnataka Bank Ltd.	131.84	396	6.65	532	10.27	5.04
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	9759	282.83	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	76053	325.36	310310	657.33	80.43
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	7771	37.09	12841	191.43	5.51
<b>Total PVT</b>		<b>18575.45</b>	<b>213840</b>	<b>1409.90</b>	<b>1843329</b>	<b>6253.10</b>	<b>7.59</b>
33	Au Small finance Bank	0.02	3116	12.05	4901	15.25	78325.26
34	ESAF SF Bank	10.67	27586	136.54	122470	291.16	1279.78
35	Jana Small Finance Bank	81.43	25585	148.03	89471	283.39	181.79
36	Ujjivan Small Finance Bank	224.28	67488	372.98	185775	639.28	166.30
37	Utkarsh Small Finance Bank	6.83	4126	17.92	10392	29.64	262.26
<b>Total Small Finance</b>		<b>323.23</b>	<b>127901</b>	<b>687.52</b>	<b>413009</b>	<b>1258.72</b>	<b>212.71</b>
38	BGVB (PNB)	747.48	263304	3287.34	507869	5423.33	439.79
39	PBGB (UCO)	343.95	69938	1429.80	128560	1760.46	415.70
40	UBKGB (CBI)	276.77	91751	1,620.51	135860	2528.20	585.51
<b>Total RRB</b>		<b>1368.20</b>	<b>424993</b>	<b>6337.65</b>	<b>772289</b>	<b>9711.99</b>	<b>463.21</b>
41	WB State Co-Op Bank Ltd.	2008.02	1190887	3955.18	1832257	5448.88	196.97
42	WBSCARD Bank Ltd.	127.37	2737	120.82	169956	1063.79	94.85
<b>Total Co-Optv</b>		<b>2135.40</b>	<b>1193624</b>	<b>4076.00</b>	<b>2002213</b>	<b>6512.67</b>	<b>190.88</b>
<b>Grand Total</b>		<b>52746.59</b>	<b>3070179</b>	<b>28658.97</b>	<b>7165201</b>	<b>55968.21</b>	<b>54.33</b>

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2024-25 (Position from 01.04.2024-31.12.2024)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	
1	Bank of Baroda	760	0	0.00	389	1.27	0.00%
2	Bank of India	6800	1023	5.30	56403	163.42	15.04%
3	Bank of Maharashtra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	0	0.00	0	0.00	0.00%
5	Central Bank of India	7600	6350	150.60	10196	199.86	83.55%
6	Indian Bank	8400	0	0.00	8574	25.88	0.00%
7	Indian Overseas Bank	760	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	0	0.00	71086	137.29	0.00%
10	State Bank of India	18300	13687	113.23	21647	212.76	74.79%
11	UCO Bank	3000	0	0.00	10485	60.89	0.00%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
<b>Total PSU</b>		<b>65220</b>	<b>21060</b>	<b>269.13</b>	<b>178779</b>	<b>801.37</b>	<b>32.29%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	190843	1638.67	487257	2675.14	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>18500</b>	<b>190843</b>	<b>1638.67</b>	<b>487257</b>	<b>2675.14</b>	<b>1031.58%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	678	0.86	12990	2.12	4.46%
39	PBGB (UCO)	15200	4197	24.69	7842	34.08	27.61%
40	UBKGB (CBI)	7700	2626	10.95	12378	49.54	34.10%
<b>Total RRB</b>		<b>38100</b>	<b>7501</b>	<b>36.50</b>	<b>33210</b>	<b>85.74</b>	<b>19.69%</b>
41	WB State Co-Op Bank Ltd.	76000	14905	18.75	51026	39.63	19.61%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>107000</b>	<b>14905</b>	<b>18.75</b>	<b>51026</b>	<b>39.63</b>	<b>13.93%</b>
<b>Grand Total</b>		<b>228820</b>	<b>234309</b>	<b>1963.05</b>	<b>750272</b>	<b>3601.88</b>	<b>102.40%</b>

Bank wise flow of credit to Patta Holders under ACP 2024-25 (Position from 01.04.2024-31.12.2024)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	
1	Bank of Baroda	3800	0	0.00	942	9.86	0.00%
2	Bank of India	9900	7	1.85	2105	3.87	0.07%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	0	0.00	0	0.00	0.00%
5	Central Bank of India	4200	2540	60.24	4078	79.94	60.47%
6	Indian Bank	9200	0	0.00	19741	104.57	0.00%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	0	0.00	46822	231.73	0.00%
10	State Bank of India	14500	3832	59.13	7649	43.42	26.43%
11	UCO Bank	7600	0	0.00	5073	6.52	0.00%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
<b>Total PSU</b>		<b>87400</b>	<b>6379</b>	<b>121.22</b>	<b>86410</b>	<b>479.91</b>	<b>7.30%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>12300</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	6980	3.52	43125	9.05	45.92%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	635	3.21	1834	12.88	16.71%
<b>Total RRB</b>		<b>26600</b>	<b>7615</b>	<b>6.73</b>	<b>44959</b>	<b>21.93</b>	<b>28.63%</b>
41	WB State Co-Op Bank Ltd.	24800	14901	18.75	51023	39.63	60.08%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>26300</b>	<b>14901</b>	<b>18.75</b>	<b>51023</b>	<b>39.63</b>	<b>56.66%</b>
<b>Grand Total</b>		<b>152600</b>	<b>28895</b>	<b>146.70</b>	<b>182392</b>	<b>541.47</b>	<b>18.94%</b>

Bank wise flow of credit to New Farmers under ACP 2024-25 (Position from 01.04.2024-31.12.2024)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No	Amt.	No.	Amt.	No.
1	Bank of Baroda	10000	556	6.86	1253	11.86	5.56%
2	Bank of India	66500	6090	59.43	163371	748.30	9.16%
3	Bank of Maharashtra	15	23	0.46	23	0.46	153.33%
4	Canara Bank	27000	9916	375.88	9916	157.28	36.73%
5	Central Bank of India	48000	3810	90.36	6117	119.91	7.94%
6	Indian Bank	101000	421	6.31	10399	132.67	0.42%
7	Indian Overseas Bank	3500	1036	68.85	40947	1096.02	29.60%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	53238	633.30	407228	2378.41	15.80%
10	State Bank of India	340000	676565	13095.12	719414	12314.00	198.99%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	5842	101.25	5842	109.76	36.51%
<b>Total PSU</b>		<b>1036037</b>	<b>757497</b>	<b>14437.82</b>	<b>1365558</b>	<b>17076.19</b>	<b>73.11%</b>
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	0	0.00	0	0.00	0.00%
20	ICICI Bank	7100	10	1.34	10	1.34	0.14%
21	IDBI Bank	3300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	16	0	0.00	0	0.00	0.00%
24	Karnataka Bank Ltd.	0	640	24.40	508	28.74	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	46546	202.98	83741	312.46	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>31736</b>	<b>47196</b>	<b>228.72</b>	<b>84259</b>	<b>342.54</b>	<b>148.71%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	27586	136.54	122470	291.16	#DIV/0!
35	Jana Small Finance Bank	0	5181	38.66	89471	283.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	4126	17.92	4104	17.58	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>36893</b>	<b>193.12</b>	<b>216045</b>	<b>592.13</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	214000	36603	429.82	36603	218.93	17.10%
39	PBGB (UCO)	35000	3492	47.19	3492	47.19	9.98%
40	UBKGB (CBI)	34100	978	6.09	978	5.97	2.87%
<b>Total RRB</b>		<b>283100</b>	<b>41073</b>	<b>483.10</b>	<b>41073</b>	<b>272.09</b>	<b>14.51%</b>
41	WB State Co-Op Bank Ltd.	180000	11621	21.89	10034	18.06	6.46%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>180000</b>	<b>11621</b>	<b>21.89</b>	<b>10034</b>	<b>18.06</b>	<b>6.46%</b>
<b>Grand Total</b>		<b>1530873</b>	<b>894280</b>	<b>15364.65</b>	<b>1716969</b>	<b>18301.01</b>	<b>58.42%</b>

#### Others:

#### Digitalization of PACs:

A Centrally Sponsored Project on "Computerization of PACs" has been approved by the cabinet Committee on Economic Affairs (CEA) 29<sup>th</sup> June,2022.

Computerization of PACs, beside serving the purpose of financial inclusion and strengthening service delivery to farmers, especially small and marginal framers will bring transparency, efficiency, enhance trustworthiness in the working among farmers.

A single EPR (Enterprise resource Planning) based software will be developed at national level which will enable PACs to digitalize its services and link them with DCCBs and STCBs. It will ensure speedy disposal of Loans, Lower transition cost, faster audit and reduction in imbalance in payments and accounting with State Cooperative Banks, District Central Cooperative Banks & other commercial Bank.

## **Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances:**

(Ref: RBI Master Circular No-RBI/2024-25/13/DOR.STR.REC.9/21.04.048/2024-25; Dated 02<sup>nd</sup> April, 2024)

As per the circular, a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season or the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops.

The crop season for each crop, which means the period up to harvesting of the crop raised, would be as determined by the State Level Bankers' Committee in each State. Depending upon the duration of the crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture terms loan availed of by him."

**SLBC observation / Recommendation:** SLBC has received queries from some of the member banks regarding the duration of the crop seasons, IRAC norms relating to Agricultural advances. Accordingly, based on the practices as followed, necessary clarification is now provided for information and necessary action of the member banks.

- **Repayment Period:** The repayment period is fixed as per the anticipated harvesting and marketing period for the crops for which a loan has been granted i.e. within due dates fixed by the bank which is 31st March (of the next calendar year) for short duration Pre-Kharif and Kharif crops and 30th September for short duration Rabi crops as decided in SLBC. Repayment is deemed to be due depending on the crop & the session and not the date of sanction or disbursement.
- **Average duration of crops for classifying as NPA:**
  - **Short duration crop:**  
2 (two) crop seasons which is 730 days from the due date (Due date is to be reckoned as the last date of the crop season i.e. 31st March / 30th September as the case may be).  
**Indicative list of Short duration crops:** Rice, Maize, Pulses, Wheat, Potato, Oil seeds, Jute, all types of Vegetables, etc.
  - **Long duration crop:**  
Long duration crop norms have to be crop specific depending upon the beginning of the crop season (preparation of land for sowing) and cash realization from the produce. NPA classification is to be made after expiry of one crop season from the due date.  
**Indicative list of Long duration crop:** Horticulture, Plantation crops, Sugarcane, cotton, etc.
- **Miscellaneous- :**
  - The duration of the crop season is deemed to be uniform across the same and applicable for both irrigated and non-irrigated areas as the harvesting period does not change drastically regardless of the availability of the irrigational facility.
  - In case of multiple crops, the NPA date for the loan disbursed for the earliest crop will be treated as the date of NPA covering all the crops.

## AGENDA – 6

### Deployment of Credit in MSME:

Micro, Small and Medium Enterprises are one of the dynamic, dominant and vibrant segment of economy of West Bengal. The State's MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital investment, but also help in industrialization of rural and backward areas, with special emphasis on inclusive growth and focusing on socially and economically weaker sections of people.

The state of employment in West Bengal is much better than the rest of India since the Government has consistently backed and encouraged the growth of this sector with various incentives to attract entrepreneurs. Bengal is one of the leading job providers in the MSME sector and managed to curb unemployment. Even during Lockdown months, the sector was encouraged and given constant flow of work for making masks and PPE kits for COVID frontline workers. MSMEs have played a crucial role in pushing West Bengal's GDP.

The member banks in the State have disbursed altogether Rs.1,48,906 Crore under MSME up to 31.12.2024, against the target of Rs.1,53,509 Crore with overall achievement of 97% of the total target for FY 2024-25.

**The disbursement in MSME for the last financial year is as follows: -**

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.12.2023	1,45,032	1,21,091	84%
31.03.2024	1,45,032	1,48,138	102%
31.12.2024	1,53,509	1,48,906	97%

The disbursement during the corresponding period of financial year 2023-24 was Rs.1,21,091 Crore, thus a positive Y-O-Y growth of 23% has been registered comparing to the corresponding period of last financial year 2023-24.

### **Export Credit:**

Export Credit scheme is intended to make short term working capital finance available to exporters at internationally comparable interest rate.

The member banks in the state have disbursed altogether Rs.358 Crore as on 31.12.2024 under Export Credit as against the said target of Rs.2,156 Crore with achievement of 17% of the total target of FY 2024-25.

**(Amount in Cr)**

As on	Target	Achievement	% of Achievement
31.12.2023	2,131	405	19%
31.03.2024	2,131	582	27%
31.12.2024	2,156	358	17%

## **RBI Guidelines on restructuring of advances to MSMEs:**

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 related Stress announced for other advances, RBI have issued circular on 05.05.2021 regarding Resolution “Framework 2.0-MSME sector Restructuring of Advances” and RBI revised the threshold limit for aggregate exposure from 25 crores to 50 crores through circular on 04.06.2021. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

- The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹50 Crore as on March 31, 2021.
- The borrower's account was a 'standard asset' as on March 31, 2021.
- The borrower's account was not restructured in terms of the RBI circular dated 06.08.2020, 11.02.2020 and 01.01.2019.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.
- Restructuring of the borrower account is to be implemented within 90 days from the date of invocation.
- If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented
- Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.
- It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.
- All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.
- In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.
- In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.
- The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

Details of MSME Loans restructure (upto Rs. 50 Crore ) as per RBI guidelines w.e.f. 01.01.2019 as on 31.12.2024									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
<b>Total PSU</b>		<b>50138</b>	<b>1075.76</b>	<b>3708</b>	<b>761.03</b>	<b>237</b>	<b>1158.07</b>	<b>54083</b>	<b>2994.86</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>25</b>	<b>1.12</b>	<b>35</b>	<b>13.85</b>	<b>17</b>	<b>85.69</b>	<b>77</b>	<b>100.66</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>1114</b>	<b>3.56</b>	<b>1</b>	<b>0.13</b>	<b>0</b>	<b>0.00</b>	<b>1115</b>	<b>3.69</b>
38	BGVB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>		<b>13156</b>	<b>250.04</b>	<b>141</b>	<b>27.50</b>	<b>7</b>	<b>16.47</b>	<b>13304</b>	<b>294.01</b>
41	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1050</b>	<b>19.56</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1050</b>	<b>19.56</b>
<b>Grand Total</b>		<b>65483</b>	<b>1350.05</b>	<b>3885</b>	<b>802.51</b>	<b>261</b>	<b>1260.23</b>	<b>69629</b>	<b>3412.79</b>

## Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed up to 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eclgs dated April1,2021 and circular no.0388/ncgtc/eclgs dated May 31,2021 respectively.

## The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2024:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
										(Amount in Crore)
Sr. No.	Bank Name	Target	Disbursement till 31.03.2024		Sanctioned from 01.04.2024 to 31.12.2024		Disbursement from 01.04.2024 to 31.12.2024		Cumulative Achievement till 31.12.2024 (Disbursement)	
			Amount	No.	Amount	No.	Amount	No.	Amount	Amount
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	24718	438.58	0	0.00	16	5.28	443.86	58.79%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	8406	201.02	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	36497	1187.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	2	0.50	1	0.35	461.59	66.51%
	<b>Total PSU</b>	<b>8068.00</b>	<b>182193</b>	<b>6322.29</b>	<b>2</b>	<b>0.50</b>	<b>17</b>	<b>5.63</b>	<b>6327.92</b>	<b>78.43%</b>
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	3	0.25	3	0.25	2233.06	86.52%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	4	1.18	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	4162	1182.89	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
	<b>Total PVT</b>	<b>7714.00</b>	<b>1990125</b>	<b>7069.29</b>	<b>3</b>	<b>0.25</b>	<b>3</b>	<b>0.25</b>	<b>7069.54</b>	<b>91.65%</b>
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	<b>Total Small Finance</b>	<b>0.00</b>	<b>4527.00</b>	<b>13.51</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>13.51</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	156.00	6486	70.65	0	0.00	0	0.00	70.65	45.29%
39	PBGB (UCO)	189.00	1948	28.53	0	0.00	0	0.00	28.53	15.10%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
	<b>Total RRB</b>	<b>353.00</b>	<b>8435</b>	<b>99.19</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>99.19</b>	<b>28.10%</b>
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	<b>Total Co-Optv</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>
	<b>Grand Total</b>	<b>16135.00</b>	<b>2185280</b>	<b>13504.27</b>	<b>5</b>	<b>0.75</b>	<b>20</b>	<b>5.88</b>	<b>13510.15</b>	<b>83.73%</b>

## **Credit Guarantee Scheme for Subordinate Debt (CGSSD):**

Ministry of Micro, Small and Medium Enterprises, has framed a Scheme for the purpose of providing guarantees in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small & Medium Enterprises. The scheme will be operationalized through a special window created for this purpose under Credit Guarantee Fund Trust for Micro and Small Enterprises. The Scheme is named as 'Distressed Assets Fund - Subordinate Debt for Stressed MSMEs' and the credit product for which guarantee would be provided under the Scheme shall be named as 'Credit Guarantee Scheme for Subordinate Debt.

The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. MLIs / Lending institutions for this purpose shall include all Scheduled Commercial Banks. The sub-debt facility so sanctioned by MLIs will have 2nd charge of the assets financed under existing facilities for the entire tenor of the sub-debt facility. The scheme is to provide guarantee coverage for the CGSSD & to provide Sub-Debt support in respect of restructuring of MSMEs. Guarantee Fee is 1.50% per annum on the guaranteed amount on outstanding basis. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The Scheme would be applicable to all credit facilities sanctioned under CGSSD for a maximum period of 10 years from the guarantee avilment date or March 31, 2021 whichever is earlier, or till an amount of Rs 20,000 crore of guarantee amount is approved.

The Scheme is applicable for those MSMEs accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.

The Scheme is valid for MSME units which are stressed, viz. SMA-2 and NPA accounts as on 30.04.2020 that are eligible for restructuring as per RBI guidelines on the books of the Lending institutions. The guarantee coverage will be provided to the eligible borrower for the credit facilities extended under this scheme. Under this arrangement, promoter(s) of the MSME unit will be given credit equal to 15% of his/her stake (equity plus debt) or Rs.75 lakh whichever is lower.

As per RBI guidelines dated September 04, 2019 and February 26, 2020, all loans to MSMEs must be benchmarked to one of the external benchmark rates. Banks are free to decide the spread over the external benchmark as per their approved policies. As per information received from office of the Development Commissioner, Ministry of MSME, the time limit for the scheme was extended till September 30, 2021.

**PMSVANidhi (Street Vendors) scheme:**

A special meeting on PM SVANidhi scheme was convened on 29.01.2021 wherein some actionable points have been emerged for Member Banks, LDMS & Line Departments of Govt. of West Bengal and accordingly it was communicated to all the stake holders along with RBI & NABARD. Govt. of West Bengal has implemented the scheme starting from January, 2021 in the State of West Bengal. Accordingly, most of the ULBs have updated vendors list at their end. A ready list of 80,000 vendors is available at the end of the ULBs who have already benefitted by one time grant of Govt. West Bengal. For B category of borrowers one SRN (Survey Reference Number) is required only. For C & D category of borrowers only Letter of Recommendation (LoR) is required, who are not enlisted under the ULBs. All ULBs have been informed by SUDA to issue LoR preferably in camp mode. Banks to come forward, take proactive steps for sanctioning as well as disbursing the loans under PMSVANidhi. In West Bengal “Tuesday” & “Thursday” have been observed as “Street vendors’ Day” in a week.

As on 31.12.2024, the member banks have cumulatively sanctioned 2,41,734 number of proposals out of total 3,15,956 number of eligible applications under this scheme. Disbursement have been done in 2,34,643 number of accounts out of total sanctioned cases.

<b>Bank wise pendency under PM SVANidhi in West Bengal (1st Term+2nd Term+3rd Term) as on 31.12.2024</b>										
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	706	70	629	63	7	0.00	7	19	0
2	Bandhan Bank	1187	2	379	2	0	0.17	806	55	1
3	Bangiya Gramin Bikash Bank	2051	1273	382	1183	90	57.68	396	56	463
4	Bank of Baroda	23141	14281	2241	12943	1338	55.93	6619	739	2822
5	Bank of India	22797	19580	246	19514	66	85.60	2971	646	4093
6	Bank of Maharashtra	2083	1660	26	1595	65	76.57	397	32	354
7	Canara Bank	14875	9981	162	9574	407	64.36	4732	625	5829
8	Central Bank of India	10509	6857	571	6777	80	64.49	3081	386	2786
9	HDFC	623	136	17	100	36	16.05	470	45	71
10	ICICI	135	23	52	21	2	0.00	60	15	0
11	IDBI BANK	1335	564	386	375	189	28.09	385	101	75
12	Indian Bank	35256	29142	675	28944	198	82.10	5439	657	5071
13	Indian Oversease Bank	7874	6001	323	5705	296	72.45	1550	216	1982
14	IndusInd Bank	135	2	132	0	2	0.00	1	0	0
15	Paschim Banga Gramin Bank	907	762	72	468	294	1.00	73	1	142
16	Punjab & Sindh Bank	1802	1518	47	1514	4	84.02	237	36	231
17	Punjab National Bank	53763	42390	1481	40169	2221	74.71	9892	1228	8331
18	State Bank of India	102817	81921	2302	80538	1383	78.33	18594	3618	19936
19	UCO Bank	17454	13400	465	13300	100	76.20	3589	693	2700
20	Ujjivan Small Finance Bank	343	18	268	14	4	0.00	57	5	2
21	Union Bank of India	14879	11287	1313	11091	196	74.54	2279	624	2038
22	Uttarbanga Khetriya Gramin Bank	1284	866	132	753	113	58.64	286	45	264
	<b>Total</b>	<b>315956</b>	<b>241734</b>	<b>12301</b>	<b>234643</b>	<b>7091</b>	<b>74.26</b>	<b>61921</b>	<b>9842</b>	<b>57191</b>

<b>Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2024-25</b>					
<b>(Position from 01.04.2024-31.12.2024)</b>					
SI.No	Name of Bank	Disbursement		Outstanding	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	15	0.14
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	5	0.05	876	5.16
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	47	0.09
12	Union Bank of India	0	0.00	0	0.00
<b>Total PSU</b>		<b>5</b>	<b>0.05</b>	<b>990</b>	<b>7.21</b>
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	7799	14.20	9476	39.93
39	PBGB (UCO)	255	1.15	780	2.86
40	UBKGB (CBI)	516	2.32	2946	13.61
<b>Total RRB</b>		<b>8570</b>	<b>17.67</b>	<b>13202</b>	<b>56.40</b>
41	WB State Co-Op Bank Ltd.	23	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>23</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>8598</b>	<b>17.72</b>	<b>14192</b>	<b>63.61</b>

<b>Bank wise flow of credit to General Credit Card (GCC) under ACP 2024-25</b>					
<b>(Position from 01.04.2024-31.12.2024)</b>					
SI.No	Name of Bank	Disbursement		Outstanding	
		No.	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	346	2.03
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	4857	55.79
12	Union Bank of India	0	0.00	175	0.35
<b>Total PSU</b>		<b>0</b>	<b>0.00</b>	<b>7067</b>	<b>111.77</b>
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
<b>Total PVT</b>		<b>949</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	20913	75.88	25526	140.91
39	PBGB (UCO)	2964	24.39	8127	47.05
40	UBKGB (CBI)	196	0.31	2258	5.20
<b>Total RRB</b>		<b>24073</b>	<b>100.58</b>	<b>35911</b>	<b>193.16</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>25022</b>	<b>100.58</b>	<b>42978</b>	<b>304.93</b>

## Progress in MSME Clusters & Credit Linkage:

In the special SLBC meeting dated 27-09-2019, 152 Clusters have been adopted by SLBC for focused credit delivery by the cluster-based banks. Out of the lot, 82 clusters are identified by MSME Department, 50 by Handloom Department & 20 by West Bengal Khadi & Village Industries Board.

Again on 09-09-2020 we have shared 100 new MSME clusters adopted by the Department. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments.

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position as on 31.12.2024 is furnished below.

So far, list of 550 no of clusters from Department of MSME, Govt. of West Bengal have been received which includes 252 no of clusters adopted previously. LDMs have completed the process of branch mapping and necessary adoption of those clusters. All member banks are requested to explore each and every possibility of financing those adopted clusters.

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 31.12.2024 (Cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	1316	771	15.16	688	12.58	502	7.50	421	6.27	0	0.00	0	0.00
2	Bankura	Punjab National Bank	136	136	4.29	136	4.29	45	0.13	45	0.13	70	1.63	70	1.63
3	Birbhum	UCO Bank	2450	1905	15.00	1905	15.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	515	405	5.32	373	4.75	625	18.85	355	14.01	521	50.29	225	22.46
5	Dakshin Dinajpur	Punjab National Bank	125	46	0.98	42	0.82	41	0.74	36	0.61	38	0.65	29	0.48
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.16	94	1.16	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	187	187	108.30	187	108.30	18	0.98	18	0.98	9	0.19	9	0.19
10	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	State Bank of India	44	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	69	28	0.82	28	0.82	0	0.00	0	0.00	56	0.32	56	0.32
13	Malda	Punjab National Bank	145	71	0.97	62	0.74	172	0.95	105	0.62	10	0.14	8	0.10
14	Murshidabad	Punjab National Bank	174	174	6.21	158	5.37	623	5.14	565	4.87	0	0.00	0	0.00
15	Nadia	Punjab National Bank	2355	1402	62.40	1355	61.05	1025	5.12	995	4.97	102	22.25	96	20.20
16	Paschim Medinipur	Punjab National Bank	1949	313	11.77	307	11.53	44	1.54	44	1.54	3914	155.15	3906	154.69
17	Paschim Burdwan	State Bank of India	37	37	17.03	37	17.03	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	85	44	1.15	44	1.15	504	6.54	500	6.35	124	2.40	124	2.40
19	Purba Medinipur	Punjab National Bank	133	133	4.88	133	4.88	1034	43.72	1013	42.70	0	0.00	0	0.00
20	Purulia	Punjab National Bank	302	259	5.80	231	5.13	9	0.05	9	0.05	234	4.98	220	4.59
21	Uttar Dinajpur	Punjab National Bank	2413	2385	111.82	2385	111.82	61	4.69	61	4.69	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	226	160	21.01	143	17.42	0	0.00	0	0.00	57	10.16	54	10.04
23	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>			<b>12951</b>	<b>8714</b>	<b>398.40</b>	<b>8466</b>	<b>387.70</b>	<b>4838</b>	<b>96.71</b>	<b>4302</b>	<b>88.55</b>	<b>5135</b>	<b>248.16</b>	<b>4797</b>	<b>217.10</b>

SLBC received list of 550 no of clusters from Department of MSME, Govt. of West Bengal which includes 252 no of clusters already adopted by the member banks previously. As per the information received from the LDMs, 336 clusters have been adopted by bank branches, 212 clusters found to be ineligible/ inactive and 2 clusters have no existence. All the LDMs have been advised to generate fresh credit proposals in consultation with General Manager, DIC/Line Departments of respective district and to send such proposals to bank branches for cluster financing. MSME department has also been requested to instruct suitably to the GM, DIC / Line Departments to provide necessary support to the LDMs in this regard.

## AGENDA – 7

### **Implementation and progress made under West Bengal Bhabishyat Credit Card Scheme (WBCCS) and associated guidelines on interest subvention:**

As per Gazette Notification by MSME & T Department, Govt. of West Bengal dated 10.03.2023, an innovative scheme named West Bengal Bhabishyat Credit Card Scheme (WBCCS) came into effect from 1<sup>st</sup> April, 2023. The scheme was adopted in 159<sup>th</sup> SLBC meeting, held on 24.03.2023. The scheme would provide self-employment to young entrepreneurs of the state and for promotion and development of MSME. The compendium of the scheme are as follows:

1. The scheme would provide the youth of the state to become self-reliant by setting-up of micro enterprises thereby facilitating the young entrepreneur for income generation, wealth creation and creation of further employment opportunities in rural and urban areas of the state.
2. The scheme would cover entire state of West Bengal – both urban and rural.
3. The following are the eligibility criteria:
  - (i) Indian National and residing in the state of West Bengal for past at least 10 years.
  - (ii) Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-55 years
  - (iii) Only one person from family would be eligible under the scheme.
  - (iv) No bar on Annual Family Income.
4. The scheme would be applicable to any income generating projects in manufacturing, service, trading/ business and farm sector. Both new and existing units would be eligible to apply under the scheme for Term Loan/ Working Capital Loan/ Composite Loan. All sponsored applications under “Karmasathi Prakalpa” but not sanctioned as on 01.04.2023 would be migrated to this scheme.
5. Project Cost of the scheme would be upto Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25,000 would be provided.
6. Provision of credit guarantee coverage would be 100%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 15% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 3<sup>rd</sup> party guarantee would be insisted upon by the banks as per the RBI guidelines.
10. On receipt of the sponsored application, the banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower’s personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower’s loan account.
11. The subsidy would be ‘one-time assistance’ from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be up to the maximum NPA level of 15% of the crystallized portfolio of the MLI of a particular year.

## Rate of Interest in WBBCCS Loan Accounts & Interest Subsidy:

It has subsequently been decided by the Government to provide interest subsidy to an extent so that the borrowing entrepreneurs shall have to bear an interest burden of 4% p.a. only during the tenure of their loans without providing any collateral security and third-party guarantee for undertaking their economic activities.

As the rate of interest being charged on MSME Loans for an amount up to Rs. 5 Lakhs varies among the banks, considering the maximum rate of interest (based on prevailing RLLR+CRP) presently being charged by State Bank Of India for MSE loan accounts up to Rs 5 Lakh, which is 12.40% p.a., a ceiling on rate of interest is pegged at 12.50% p.a. Accordingly, the maximum rate of interest subsidy benefit to be extended by the Govt of West Bengal per borrower under the scheme having their respective loan account under Standard category shall be 8.50% p.a. With this benefit, the WBBCCS borrowers shall bear the interest rate burden of 4% p.a. only. The MSME & T Department, the implementing department of Govt. of West Bengal for WBBCCS is authorised to revise the interest subvention cap of 8.50% p.a. from time to time based on the upward or downward movement of the interest rate fixed by State Bank of India for extending loans up to Rs. 5 Lakh to MSE segment.

As on 31.12.2024, total 1,53,277 number of applications were sponsored to banks. Out of sponsored cases 32,388 number of proposals have been sanctioned amounting to Rs.746.90 Crore, out of which 20,474 number of accounts have been disbursed amounting to Rs.425.88 Crore, whereas 25,683 number of cases are still pending with different bank branches. Member banks are requested to ensure disposal of pending cases at the earliest.

## Bank wise performance under WBBCCS as on 31.12.2024:

Bank wise progress under WBBCCS as on 31.12.2024

Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disburse Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Aprvd./Sanctioned Proj. Cost (in Lakh)	Subsidy Amount (in Lakh)	Bank Loan Amount (in Lakh)		Applications	Disbursed Amount (in Lakh)	Subsidy (in Lakh)	
			(in Lakh)	(in Lakh)										
1	Axis Bank	1027	3948.39	250.93	36	85	138.41	12.71	125.71	785	62	95.33	9.01	23
2	BANDHAN BANK LIMITED	407	1643.67	99.42	80	6	20.2	1.33	18.87	173	3	7.95	0.57	3
3	BANGIYA GRAMIN VIKASH BANK	13229	47698.23	3144.87	3267	3609	9474.32	742.79	8731.53	1408	3104	7355.85	531.52	505
4	Bank of Baroda	5066	18520.08	1219.74	1067	1105	2703.66	214.76	2488.9	844	621	1541.69	105.06	484
5	Bank of India	7377	26360.15	1756.54	1349	1697	4010.2	318.22	3691.98	1955	624	1329.69	100.06	1073
6	BANK OF MAHARASTRA	30	108.24	7.26	0	0	0	0	0	29	0	0	0	0
7	Canara Bank	4498	16059.49	1074.93	1257	1257	2661.72	212.39	2449.32	462	649	1244.42	86.99	608
8	Central Bank of India	8057	29379.67	1926.15	2220	935	2594.16	188.5	2405.65	1292	448	1155.38	68.33	487
9	HDFC Bank	871	3233.47	212.19	175	56	60.76	5.97	54.79	331	20	16.25	1.42	36
10	ICI Bank	500	1814.93	119.53	67	210	172.06	16.79	155.27	83	164	114.65	11.34	46
11	IDBI Bank	987	3692.59	237.7	232	178	565.1	39.54	525.56	234	140	442.87	28.92	38
12	Indian Bank	12114	43933.82	2887.83	2676	2549	6927.05	511.63	6415.42	2942	1485	3760.71	239.83	1064
13	Indian Overseas Bank	1742	6311.7	414.58	320	714	1625.88	131	1494.88	359	493	1056.16	75.42	221
14	INDUSIND BANK	30	115.32	7.47	0	0	0	0	0	30	0	0	0	0
15	PASCHIM BANGA GRAMIN BANK	7661	26741.15	1829.66	1061	3246	8464.22	683.1	7781.12	1864	2687	6932.97	550.87	559
16	PUNJAB AND SIND BANK	96	370.89	23.12	18	8	21.91	1.65	20.26	62	3	8.6	0.67	5
17	Punjab National Bank	26358	94444.38	6289.78	4681	5609	13565.19	1086.74	12478.45	7268	3604	7188.97	505.14	2005
18	State Bank of India	45875	163676.52	10965.44	9287	6556	12576.95	1062.71	11514.24	3156	3248	5038.71	371.81	3308
19	THE WEST BENGAL STATE CO-OPERATIVE BANK	3598	12848.3	862.37	84	1310	2551.79	239.64	2312.15	550	796	1324.84	107.27	514
20	UCO Bank	6368	21807.96	1500.72	1855	1808	3901.61	316.35	3585.26	596	1458	2479.27	177.09	350
21	Union Bank of India	4038	14645.03	968.67	966	749	1783.87	149.95	1633.92	1012	490	1093.03	86.11	259
22	UTTAR BANGA KSHETRIYA GRAMIN BANK	3348	11833.94	799.13	727	701	871.93	79.28	792.65	248	375	401.47	30.95	326
	<b>Total</b>	<b>153277</b>	<b>549187.92</b>	<b>36598.03</b>	<b>31425</b>	<b>32388</b>	<b>74690.99</b>	<b>6015.05</b>	<b>68675.93</b>	<b>25683</b>	<b>20474</b>	<b>42588.81</b>	<b>3088.38</b>	<b>11914</b>

## AGENDA – 8

### Review of MUDRA, Stand up India, PMEGP, SVSKP & PM Vishwakarma Loans:

#### ❖ MUDRA Loans:

For FY 2024-25, all the Financial Institutions together have disbursed Rs.28,579.77 Crore against sanction amount of Rs.28,782.00 Crore. Performance of the banks in the State of West Bengal from 01.04.2024 to 31.12.2024 is furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2024-25 as on 31.12.2024:

(Amt in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	134224	404.22	136003	3019.89	62656	5047.43	11	1.92	332894	8473.46
PVT	1014639	3670.53	975994	9772.24	13216	933.14	15	2.41	2003864	14378.32
RRB	5064	16.76	36966	1145.55	5835	390.60	8	1.18	47873	1554.09
MFI	288261	1064.11	212013	1198.58	53	4.28	0	0.00	500327	2266.97
NBFC	62959	289.65	98173	805.16	0	0.00	0	0.00	161132	1094.81
Small Fin.	116860	491.34	68239	514.40	114	8.61	0	0.00	185213	1014.35
<b>Total</b>	<b>1622007</b>	<b>5936.61</b>	<b>1527388</b>	<b>16455.82</b>	<b>81874</b>	<b>6384.06</b>	<b>34</b>	<b>5.51</b>	<b>3231303</b>	<b>28782.00</b>

#### Comparative study for disbursement during December Quarter last year & FY 2024-25:

(Amt in Crore)

Position as on	SHISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.12.23	2035606	7056.61	602848	7278.28	74299	5504.94	0	0.00	2712753	19839.80
31.03.24	3570089	12681.51	2345843	25080.68	107558	7898.46	0	0.00	6023490	45660.65
31.12.24	1622007	5925.26	1527388	16351.06	81874	6298.37	34	5.08	3231303	28579.77

**Bank wise & District wise performance of MUDRA loan from 01.04.2024 to 31.12.2024 is annexed below:**

Bank wise performance under MUDRA loan in FY 2024-25 as on 31.12.2024																[Amount Rs. in Crore]		
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishor (Loans above Rs 50,000 upto Rs 5)			Tarun (Loans above Rs 5 lakh upto Rs)			TarunPlus (Loans above Rs 10 lakh upto Rs)			Total				
		No Of A/Cs	Sanction Amt	Disbursemen t Amt	No Of A/Cs	Sanction Amt	Disbursemen t Amt	No Of A/Cs	Sanction Amt	Disbursemen t Amt	No Of A/Cs	Sanction Amt	Disbursemen t Amt	No Of A/Cs	Sanction Amt	Disbursemen t Amt		
		1	Bank of Baroda	18243	67.48	67.47	6170	94.31	94.09	1532	134.60	134.46	0	0.00	0.00	25945	296.39	296.02
2	Bank of India	5325	16.92	16.24	10812	231.69	208.05	3770	297.17	248.58	0	0.00	0.00	19907	545.78	472.87		
3	Bank of Maharashtra	53916	166.85	166.85	3531	22.23	22.22	189	13.50	13.50	0	0.00	0.00	57636	202.58	202.57		
4	Canara Bank	4800	11.30	11.27	8720	233.00	232.71	4187	358.84	358.57	2	0.31	0.31	17709	603.45	602.86		
5	Central Bank of India	1333	3.18	2.42	2405	75.50	62.28	1583	130.29	119.24	0	0.00	0.00	5321	208.97	183.94		
6	Indian Bank	7969	17.51	17.40	11002	319.84	319.35	6872	558.51	558.43	1	0.20	0.20	25844	896.06	895.38		
7	Indian Overseas Bank	1696	4.03	3.98	5139	123.44	123.08	2334	177.59	176.94	0	0.00	0.00	9169	305.06	304.00		
8	Punjab & Sind Bank	788	1.78	1.58	2419	57.77	57.25	531	40.94	40.43	0	0.00	0.00	3738	100.49	99.26		
9	Punjab National Bank	11699	28.44	25.69	34020	897.88	879.01	27341	2075.22	2071.68	7	1.24	1.24	73067	3002.78	2977.62		
10	State Bank of India	23158	70.01	69.97	44451	772.78	768.81	10212	913.76	913.48	0	0.00	0.00	77821	1756.55	1752.26		
11	UCO Bank	2200	7.31	6.43	2240	52.92	46.75	714	60.43	55.86	1	0.17	0.17	5155	120.83	109.21		
12	Union Bank of India	3097	9.41	9.13	5094	138.53	133.00	3391	286.58	277.65	0	0.00	0.00	11582	434.52	419.78		
	<b>Total PSU Banks</b>	<b>134224</b>	<b>404.22</b>	<b>398.43</b>	<b>136003</b>	<b>3019.89</b>	<b>2946.60</b>	<b>62656</b>	<b>5047.43</b>	<b>4968.82</b>	<b>11</b>	<b>1.92</b>	<b>1.92</b>	<b>332894</b>	<b>8473.46</b>	<b>8315.77</b>		
13	Federal Bank	2230	10.58	10.54	130	3.04	2.95	31	2.63	2.44	0	0.00	0.00	2391	16.25	15.93		
14	Jammu & Kashmir Bank	1	0.00	0.00	4	0.14	0.14	3	0.23	0.23	0	0.00	0.00	8	0.37	0.37		
15	Karnataka Bank	15	0.02	0.02	17	0.47	0.34	15	0.93	0.68	0	0.00	0.00	47	1.42	1.04		
16	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	2	0.18	0.18	0	0.00	0.00	2	0.18	0.18		
17	City Union Bank	0	0.00	0.00	0	0.00	0.00	1	0.10	0.10	0	0.00	0.00	1	0.10	0.10		
18	Ratnakar Bank	44979	179.55	179.55	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	44979	179.55	179.55		
19	South Indian Bank	0	0.00	0.00	1	0.03	0.03	2	0.20	0.20	0	0.00	0.00	3	0.23	0.23		
20	ICICI Bank	257	0.93	0.90	6865	168.06	158.44	1835	137.71	131.07	0	0.00	0.00	8957	306.70	290.41		
21	Axis Bank	98520	383.60	383.60	11714	220.83	220.83	2058	159.29	159.29	11	1.89	1.89	112303	765.61	765.61		
22	IndusInd Bank	427893	1420.00	1420.00	253333	2009.26	2009.26	1132	66.62	66.62	0	0.00	0.00	682358	3495.88	3495.88		
23	Yes Bank	5333	23.18	23.18	3004	22.66	22.66	353	26.39	26.39	0	0.00	0.00	8690	72.23	72.23		
24	HDFC Bank	66	0.28	0.28	1164	35.32	35.32	1535	112.59	112.59	4	0.52	0.52	2769	148.71	148.71		
25	Bandhan Bank	422095	1606.51	1606.51	695600	7257.08	7257.08	5333	356.89	356.89	0	0.00	0.00	1123028	9220.48	9220.48		
26	IDFC Bank Limited	4992	15.65	15.65	3559	39.66	39.66	312	19.78	19.78	0	0.00	0.00	8863	75.09	75.09		
27	IDBI Bank Limited	8258	30.23	30.23	603	15.69	15.69	604	49.60	49.60	0	0.00	0.00	9465	95.52	95.52		
	<b>Total PVT Banks</b>	<b>1014639</b>	<b>3670.53</b>	<b>3670.46</b>	<b>975994</b>	<b>9772.24</b>	<b>9762.40</b>	<b>13216</b>	<b>933.14</b>	<b>926.06</b>	<b>15</b>	<b>2.41</b>	<b>2.41</b>	<b>2003864</b>	<b>14378.32</b>	<b>14361.33</b>		
28	Paschim Banga Gramin Bank	4983	16.42	16.42	36121	1130.23	1130.23	4589	327.31	327.31	4	0.60	0.60	45697	1474.56	1474.56		
29	Uttarabanga Kshetriya Gramin Bank	81	0.34	0.34	845	15.32	15.32	1246	63.29	63.29	4	0.58	0.15	2176	79.53	79.10		
	<b>Total RRBs</b>	<b>5064</b>	<b>16.76</b>	<b>16.76</b>	<b>36966</b>	<b>1145.55</b>	<b>1145.55</b>	<b>5835</b>	<b>390.60</b>	<b>390.60</b>	<b>8</b>	<b>1.18</b>	<b>0.75</b>	<b>47873</b>	<b>1554.09</b>	<b>1553.66</b>		
30	VEDIKA CREDIT CAPITAL LTD	23862	89.86	89.86	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	23862	89.86	89.86		
31	Annapurna Microfinance Pvt. Ltd.	7569	32.12	32.12	3887	30.29	30.29	53	4.28	4.28	0	0.00	0.00	11509	66.69	66.69		
32	Village Financial Services Pvt Ltd	28693	108.18	108.18	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	28693	108.18	108.18		
33	Muthoot Microfin Ltd	10636	46.90	46.90	40808	284.19	263.08	0	0.00	0.00	0	0.00	0.00	51444	331.09	309.98		
34	Samasta Microfinance Limited	21399	46.64	46.64	6963	46.60	46.60	0	0.00	0.00	0	0.00	0.00	28362	93.24	93.24		
35	Ltd.	16456	54.21	54.21	3781	22.29	22.29	0	0.00	0.00	0	0.00	0.00	20237	76.50	76.50		
36	SVATANTRA MICROFIN PRIVATE Ltd.	0	0.00	0.00	87972	372.54	372.54	0	0.00	0.00	0	0.00	0.00	87972	372.54	372.54		
37	Fusion Micro Finance Limited	23662	80.77	79.19	4501	30.02	29.50	0	0.00	0.00	0	0.00	0.00	28163	110.79	108.69		
38	Arohan Financial Services Pvt. Ltd.	127478	507.15	507.15	56613	360.40	360.40	0	0.00	0.00	0	0.00	0.00	184091	867.55	867.55		
39	Midland Microfinance Limited	17677	55.38	55.38	810	5.07	5.07	0	0.00	0.00	0	0.00	0.00	18487	60.45	60.45		
40	SATYA MicroCapital Limited	10829	42.90	42.90	6678	47.18	47.18	0	0.00	0.00	0	0.00	0.00	17507	90.08	90.08		
	<b>Total MFIs</b>	<b>288261</b>	<b>1064.11</b>	<b>1062.53</b>	<b>212013</b>	<b>1198.58</b>	<b>1176.95</b>	<b>53</b>	<b>4.28</b>	<b>4.28</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>500327</b>	<b>2266.97</b>	<b>2243.76</b>		
41	L&T Finance Limited	62959	289.65	285.75	98173	805.16	805.16	0	0.00	0.00	0	0.00	0.00	161132	1094.81	1090.91		
	<b>Total NBFCs</b>	<b>62959</b>	<b>289.65</b>	<b>285.75</b>	<b>98173</b>	<b>805.16</b>	<b>805.16</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>161132</b>	<b>1094.81</b>	<b>1090.91</b>		
42	Utkarsh Small Finance Bank	3071	11.81	11.81	623	4.01	4.01	0	0.00	0.00	0	0.00	0.00	3694	15.82	15.82		
43	Ujjivan Small Finance Bank	89393	381.67	381.67	61311	469.21	469.21	0	0.00	0.00	0	0.00	0.00	150704	850.88	850.88		
44	Jana Small Finance Bank Limited	1087	4.95	4.94	10	0.07	0.07	0	0.00	0.00	0	0.00	0.00	1097	5.02	5.01		
45	AJ Small Finance Bank Limited	5643	21.70	21.70	104	1.18	1.18	108	8.16	8.16	0	0.00	0.00	5855	31.04	31.04		
46	ESAF Small Finance Bank	10632	41.16	41.16	3573	23.25	23.25	6	0.45	0.45	0	0.00	0.00	14211	64.86	64.86		
47	Unity Small Finance Bank Ltd.	7034	30.05	30.05	2618	16.68	16.68	0	0.00	0.00	0	0.00	0.00	9652	46.73	46.73		
	<b>Total SFBs</b>	<b>116860</b>	<b>491.34</b>	<b>491.33</b>	<b>68239</b>	<b>514.40</b>	<b>514.40</b>	<b>114</b>	<b>8.61</b>	<b>8.61</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>185213</b>	<b>1014.35</b>	<b>1014.34</b>		
	<b>Grand Total</b>	<b>1622007</b>	<b>5936.61</b>	<b>5925.26</b>	<b>1527388</b>	<b>16455.82</b>	<b>16351.06</b>	<b>81874</b>	<b>6384.06</b>	<b>6298.37</b>	<b>34</b>	<b>5.51</b>	<b>5.08</b>	<b>3231303</b>	<b>28782.00</b>	<b>28579.77</b>		

## District wise performance under MUDRA loan in FY 2024-25 as on 31.12.2024

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	27562	100.12	99.98	28398	278.33	277.76	1228	82.88	82.81	0	0.00	0.00	57188	461.33	460.55
2	Bankura	40107	133.15	132.76	23183	254.71	252.54	2000	153.18	151.34	0	0.00	0.00	65290	541.04	536.64
3	Paschim Barddhaman	52749	182.93	182.50	54508	711.84	707.66	3985	306.97	300.18	1	0.20	0.20	111243	1201.94	1190.54
4	Birbhum	66898	227.88	227.75	59247	824.70	822.29	3054	226.89	225.29	1	0.10	0.10	129200	1279.57	1275.43
5	Cooch Behar	38687	148.29	148.12	45794	506.40	502.28	1953	142.18	140.01	1	0.13	0.00	86435	797.00	790.41
6	Dakshin Dinajpur	18950	70.16	70.09	21802	234.79	233.08	1032	79.19	78.21	0	0.00	0.00	41784	384.14	381.38
7	Darjiling	26590	103.91	103.70	42769	537.98	534.11	3090	234.41	231.52	4	0.67	0.52	72453	876.97	869.85
8	Howrah	107106	399.92	399.82	94224	1108.63	1104.96	3141	247.24	243.11	2	0.31	0.31	204473	1756.10	1748.20
9	Hugli	81319	290.87	290.56	75953	850.86	844.75	4291	336.03	330.19	3	0.45	0.45	161566	1478.21	1465.95
10	Jalpaiguri	42785	157.91	157.43	44988	490.59	485.55	2582	188.14	184.99	1	0.15	0.00	90356	836.79	827.97
11	Jhargram	11468	40.62	40.33	5413	66.39	65.78	790	59.09	59.08	0	0.00	0.00	17671	166.10	165.19
12	Kalimpong	1354	5.38	5.33	1756	25.49	25.19	120	9.35	8.75	0	0.00	0.00	3230	40.22	39.27
13	Kolkata	119057	453.13	452.92	97123	1109.61	1101.09	10758	966.95	947.18	12	2.04	2.04	226950	2531.73	2503.23
14	Maldah	53791	206.46	206.20	74550	719.17	715.71	2352	172.58	170.39	0	0.00	0.00	130693	1098.21	1092.30
15	Murshidabad	174815	636.71	636.53	196770	1763.22	1752.05	5362	405.97	403.79	0	0.00	0.00	376947	2805.90	2792.37
16	Nadia	106590	375.01	374.56	91318	957.21	949.04	4065	311.84	308.28	0	0.00	0.00	201973	1644.06	1631.88
17	North 24 Parganas	189530	671.36	670.36	152154	1601.66	1589.31	8277	645.73	631.92	1	0.15	0.15	349962	2918.90	2891.74
18	Other	62959	289.65	285.75	98173	805.16	805.16	0	0.00	0.00	0	0.00	0.00	161132	1094.81	1090.91
19	Paschim Medinipur	60793	217.07	216.42	42270	476.77	471.85	5014	392.49	390.41	3	0.55	0.55	108080	1086.88	1079.23
20	Purba Bardhaman	71777	253.66	253.19	55360	772.04	768.98	4468	338.42	337.13	1	0.15	0.15	131606	1364.27	1359.45
21	Purba Medinipur	62636	240.27	239.93	64298	679.90	670.20	5919	456.71	452.76	3	0.41	0.41	132856	1377.29	1363.30
22	Puruliya	31112	101.11	100.61	13122	172.22	170.79	1715	122.90	121.94	0	0.00	0.00	45949	396.23	393.34
23	South 24 Parganas	131073	474.23	473.90	90858	936.61	931.30	4413	335.19	330.44	1	0.20	0.20	226345	1746.23	1735.84
24	Uttar Dinajpur	42299	156.82	156.56	53357	571.56	569.65	2265	169.76	168.61	0	0.00	0.00	97921	898.14	894.82
<b>Grand Total</b>		<b>1622007</b>	<b>5936.61</b>	<b>5925.28</b>	<b>1527388</b>	<b>16455.84</b>	<b>16351.10</b>	<b>81874</b>	<b>6384.05</b>	<b>6298.36</b>	<b>34</b>	<b>5.51</b>	<b>5.08</b>	<b>3231303</b>	<b>28782.06</b>	<b>28579.79</b>

## STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,544.13 Crore as on 31.12.2024. **Cumulative position under SUI, as reported by member banks are furnished below.**

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in Crore)
	Loan to SC/ST	Loan to Women	
31.12.23	492.46	769.60	1,262.07
31.03.24	491.42	712.36	1,203.78
31.12.24	630.00	914.13	1,544.13

STAND UP INDIA PROGRESS REPORT AS ON 31.12.2024									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	305	282	821	412	1233	80.28	42.35	122.63
2	Bank of India	374	285	334	362	696	27.45	36.57	64.02
3	Bank of Maharashtra	57	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	402	352	785	450	1235	152.39	12.56	164.95
5	Central Bank of India	317	42	75	126	201	9.64	14.01	23.65
6	Indian Bank	590	525	275	588	863	32.31	147.38	179.69
7	Indian Overseas Bank	154	103	101	58	159	50.76	21.22	71.98
8	Punjab & Sind Bank	41	22	36	16	52	11.76	1.23	12.99
9	Punjab National Bank	1146	946	487	773	1260	59.05	95.32	154.37
10	State Bank of India	1259	871	1401	3076	4477	75.91	138.55	214.46
11	UCO Bank	391	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	286	211	204	507	711	43.36	90.18	133.54
	<b>Total PSU</b>	<b>5322</b>	<b>3888</b>	<b>4626</b>	<b>6805</b>	<b>11431</b>	<b>555.43</b>	<b>684.33</b>	<b>1239.76</b>
13	Axis Bank	388	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1727	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	7	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	35	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	356	77	5	180	185	0.46	27.07	27.53
20	ICICI Bank	308	91	0	140	140	0.00	53.77	53.77
21	IDBI Bank	100	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	44	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	43	176	219	4.14	15.67	19.81
24	Karnataka Bank Ltd.	21	20	36	807	843	1.98	55.62	57.60
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	54	15	6	154	160	2.19	54.19	56.38
27	Lakshmi Vilas Bank (DBS)	5	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	22	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	19	0	1	0	1	0.05	0.00	0.05
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	38	2	5	1	6	0.30	0.11	0.41
	<b>Total PVT</b>	<b>3272</b>	<b>280</b>	<b>121</b>	<b>1466</b>	<b>1587</b>	<b>11.78</b>	<b>206.91</b>	<b>218.69</b>
33	Au Small finance Bank	15	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	14	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
36	Ujivan Small Finance Bank	100	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	17	0	0	0	0	0.00	0.00	0.00
	<b>Total Small Finance</b>	<b>185</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	587	59	25	52	77	1.72	5.38	7.10
39	PBGB (UCO)	230	135	392	94	486	54.16	12.04	66.20
40	UBKGB (CBI)	143	32	39	35	74	6.91	5.47	12.38
	<b>Total RRB</b>	<b>960</b>	<b>226</b>	<b>456</b>	<b>181</b>	<b>637</b>	<b>62.79</b>	<b>22.89</b>	<b>85.68</b>
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
	<b>Total Co-Optv</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>10144</b>	<b>4394</b>	<b>5203</b>	<b>8452</b>	<b>13655</b>	<b>630.00</b>	<b>914.13</b>	<b>1544.13</b>

SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of loans is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended on regular basis to depict the actual position with reconciliation of the manual data.

❖ **PMEGP loans**

**Comparison of PMEGP loans during the last financial year is given hereunder:**

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.12.23	6,304	262.37	2,201	84.11	1,115	41.24
31.03.24	8,516	346.47	3,029	115.54	1,897	72.89
<b>31.12.24</b>	<b>4,883</b>	<b>199.07</b>	<b>1,798</b>	<b>72.02</b>	<b>588</b>	<b>22.68</b>

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a point of concern for the stakeholders. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

It is also being observed that despite provisions for 2<sup>nd</sup> dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to this target group in worthwhile manner.

**Bank wise performance of PMEGP loan from 01.04.2024 to 31.12.2024 is annexed below:**

Bank wise performance in PMEGP loan from 01.04.2024 to 31.12.2024															
(Amount in Lakh)															
Sl No	Bank	Target for 2024-25		Sponsored in FY 2024-25		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money	No.	Margin Money	No.	Amount
1	BANK OF BARODA	77	210.95	118	567.15	26	129.84	19	120.50	14	103.74	36	155.53	18.18	49.18
2	BANK OF INDIA	96	263.00	1102	3819.66	722	2378.78	528	1719.52	122	382.57	314	1133.01	127.08	145.46
3	BANK OF MAHARASHTRA	14	38.35	29	291.78	16	169.49	18	186.80	7	75.94	5	33.61	50.00	197.99
4	CANARA BANK	100	273.96	210	932.86	71	288.29	76	302.93	27	98.49	142	614.13	27.00	35.95
5	CENTRAL BANK OF INDIA	81	221.91	199	1085.73	72	432.56	60	303.99	34	144.84	50	223.30	41.98	65.27
6	INDIAN BANK	152	416.42	370	1740.98	119	566.68	146	570.11	49	177.04	83	311.58	32.24	42.51
7	INDIAN OVERSEAS BANK	40	109.58	86	353.56	52	240.06	28	153.71	16	84.30	27	65.78	40.00	76.93
8	PUNJAB AND SIND BANK	11	30.14	10	41.18	8	16.33	7	16.65	3	3.91	0	0.00	27.27	12.97
9	PUNJAB NATIONAL BANK	297	813.67	762	3094.05	216	733.89	265	1004.25	100	344.86	152	564.30	33.67	42.38
10	STATE BANK OF INDIA	325	890.38	1093	4025.18	122	532.38	180	662.51	56	250.73	835	2864.95	17.23	28.16
11	UCO BANK	101	276.70	177	744.32	57	220.28	75	360.44	29	123.01	120	505.77	28.71	44.46
12	UNION BANK OF INDIA	73	199.99	141	646.73	64	356.07	44	225.77	16	80.00	37	134.45	21.92	40.00
	<b>Total PSU</b>	<b>1367</b>	<b>3745.06</b>	<b>4297</b>	<b>17343.18</b>	<b>1545</b>	<b>6064.65</b>	<b>1446</b>	<b>5627.18</b>	<b>473</b>	<b>1869.43</b>	<b>1801</b>	<b>6606.41</b>	<b>34.60</b>	<b>49.92</b>
13	Axis Bank	92	252.04	5	32.77	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
14	Bandhan Bank	220	602.72	3	5.08	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
15	Catholic Syrian Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
16	City Union Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
18	Federal Bank	10	27.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
19	HDFC Bank	88	241.09	11	66.70	2	10.95	1	2.70	0	0.00	0	0.00	0.00	0.00
20	ICICI Bank	75	205.47	1	8.75	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
21	IDBI Bank	25	68.49	34	177.29	6	44.35	5	25.25	0	0.00	8	55.24	0.00	0.00
22	IDFC First Bank	11	30.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
23	Indusind Bank	33	90.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
24	Karnataka Bank Ltd.	5	13.70	1	0.35	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
25	Karur Vysya Bank	4	10.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	13	35.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
27	Lakshmi Vilas Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	6	16.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
29	South Indian Bank	5	13.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	YES Bank	9	24.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
	<b>Total PVT</b>	<b>600</b>	<b>1643.77</b>	<b>55</b>	<b>290.94</b>	<b>8</b>	<b>55.30</b>	<b>6</b>	<b>27.95</b>	<b>0</b>	<b>0.00</b>	<b>8</b>	<b>55.24</b>	<b>0.00</b>	<b>0.00</b>
32	BGVB	152	416.42	224	826.97	102	356.34	112	324.13	49	130.59	74	255.31	32.24	31.36
33	PBGB	60	164.38	85	303.54	33	96.83	33	69.99	12	22.58	14	60.29	20.00	13.74
34	UBKGB	37	101.37	47	160.22	23	82.45	28	67.87	15	29.47	14	28.64	40.54	29.07
	<b>Total RRB</b>	<b>249</b>	<b>682.17</b>	<b>356</b>	<b>1290.73</b>	<b>158</b>	<b>535.62</b>	<b>173</b>	<b>461.99</b>	<b>76</b>	<b>182.64</b>	<b>102</b>	<b>344.24</b>	<b>30.52</b>	<b>26.77</b>
35	THE WBSCB	97	265.74	175	982.68	87	547.40	96	571.96	39	216.78	5	14.35	40.21	81.58
	<b>Total Co-Optv</b>	<b>97</b>	<b>265.74</b>	<b>175</b>	<b>982.68</b>	<b>87</b>	<b>547.40</b>	<b>96</b>	<b>571.96</b>	<b>39</b>	<b>216.78</b>	<b>5</b>	<b>14.35</b>	<b>40.21</b>	<b>81.58</b>
	<b>Grand Total</b>	<b>2313</b>	<b>6336.74</b>	<b>4883</b>	<b>19907.53</b>	<b>1798</b>	<b>7202.97</b>	<b>1721</b>	<b>6689.08</b>	<b>588</b>	<b>2268.85</b>	<b>1916</b>	<b>7020.24</b>	<b>25.42</b>	<b>35.80</b>

## **SVSKP loan:**

The first meeting of SVSKP sub-committee was held on 22.01.2020. The major action points as circulated under Ref. No. 107-SH/2020 dated 28.01.2020 are as follows.

- Joint inspections with Block Supervisors/ Prakaalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from the date of sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Department with valid reasons.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis.

## **Comparison of SVSKP loans of the last financial year:**

<b>As on</b>	<b>(Amount in Crore)</b>				
	<b>Sponsored</b>	<b>Loan Sanctioned</b>		<b>Subsidy pending for disbursement</b>	
	<b>No.</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
31.12.2023	0	0	0.00	3,442	23.61
31.12.2024	0	0	0.00	725	5.31

During the financial year, no application was sponsored by the department to the member banks as per information received from concerned department of Govt. of West Bengal.

As reported by WBSCL, only Rs.5.31 Crore subsidy is now pending for disbursement in 725 number of accounts as on 31.12.2024. SLBC requested the department to sensitize Prakaalpa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

## **PM Vishwakarma Scheme:**

A significant section of the workforce of the Indian Economy consists of artisans and craftspeople, who work with their hands and tools, are usually self-employed and are generally considered to be a part of the informal or unorganized sector of the economy. These traditional artisans and craftspeople are referred to as 'Vishwakarmas' and are engaged in occupations like Blacksmiths, Goldsmiths, Potters, Carpenters, Sculptors, etc. These skills or occupations are passed from generation-to-generation following a guru-shishya model of traditional training, both within the families and other informal groups of artisans and craftspeople.

In the above backdrop, a new scheme, called "PM Vishwakarma", has been launched by Government of India on 17.09.2023 aiming at improving the quality, as well as the reach of products and services to artisans and craftspeople. It is the goal of this scheme to offer holistic end-to-end support to the Vishwakarmas, i.e., the artisans and craftspeople, to enable them to move up the value chain in their respective trades. It will bring a qualitative shift in the way the occupations are practiced by artisans and craftspeople and this will uplift their socio-economic status as well as their quality of life.

Through the implementation of the Scheme, it is expected that beneficiaries who are currently working as entrepreneurs in the unorganized sector will be able to scale-up their operations, modernize/upgrade their tools and business, and enter the formal economy as entrepreneur and contribute towards the larger goal of nation building.

The 18 traditional trades, covered in the first instance under PM Vishwakarma, include (i) Carpenter (Suthar); (ii) Boat Maker; (iii) Armourer; (iv) Blacksmith (Lohar); (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler(Charmkar)/ Shoemaker/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

Few salient features of the scheme are as under:

1. The minimum age of the beneficiary should be 18 years on the date of registration.
2. The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan.
3. The beneficiary should have undergone Skill Verification and successfully completed 5 – 7 days Basic Skill training to be eligible to avail first tranche of credit support of upto Rs. 1.00 lakh under the Scheme.
4. Toolkit Incentive & Training Stipend: A toolkit incentive of upto Rs 15,000 in the form of e-Vouchers at the beginning of Basic Skill Training. Training stipend will be Rs 500 per day.
5. Only applications received through online Vishwakarma portal will be entertained
6. After a successful three-step verification, the artisans and craftspeople will be formally registered under this Scheme as Vishwakarmas. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a Vishwakarma, making them eligible to avail all the benefits under the Scheme. Therefore, to avail credit facility under the scheme, borrower should have a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card.
7. The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a 'family' is defined as consisting of the husband, wife and unmarried children.

8. A person in government service and their family members shall not be eligible under the Scheme.
9. Udyam Assist Portal/ Udyam Registration is Mandatory
10. The scheme will be initially implemented for five years upto 2027-28, if not withdrawn/ amended by a further notification
11. In 1<sup>st</sup> Tranche, maximum loan amount upto ₹1.00 lac with tenure of 18 months and in 2<sup>nd</sup> Tranche, maximum loan amount upto ₹2.00 lac with tenure of 30 Months will be provided @ 5% ROI.
12. The beneficiaries who maintain a standard loan account, adopted digital transactions in their business and have undergone Advanced Skill Training of 15 days will be eligible for 2nd tranche. Further, 1<sup>st</sup> tranche loan shall be fully repaid.
13. 2<sup>nd</sup> tranche shall not be granted before six months of the disbursement of first tranche loan.
14. The loan will be Collateral free and will be secured by CGTMSE coverage, the cost of the guarantee fee will be borne by the Government.
15. Incentive for Digital Transaction: Re 1 per transaction for maximum upto 100 transactions (monthly).
16. Marketing Support: National Committee for Marketing (NCM) will provide services such as Quality Certification, Branding & Promotion, E-commerce linkage, Trade Fairs advertising, publicity and other marketing activities

## AGENDA – 9

### Progress in West Bengal Student Credit Card (WBSCC) along with progress in Other Education Loan & Housing Loan:

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM–90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. The rate of interest to be charged at prevalent EBLR of State Bank of India Plus 1.5% p.a. for the entire amount of loan sanctioned up to Rs.10.00 Lakh. For Girl students, an additional concession @ 0.5% p.a. in the interest rate is to be extended. The Rate of Interest so fixed on the date of sanction will remain unaltered and calculated at simple rate for the entire duration of the loan. Appropriate subvention of interest rate will be provided by the State Government for all the borrowers during the entire period of the Loan to restrict the actual rate of simple interest to 4% per annum, at borrower level. Maximum loan limit is Rs.10.00 lac and margin requirement is nil up to Rs.4.00 lac and 5% above Rs.4.00 lac. This arrangement benefits all categories of students irrespective of income for pursuing education / research from class 10 onwards in India and overseas and intends to provide affordable higher education. The Arrangement, envisages uplifting the students from the grass root level and increasing the number of qualified technicians / professionals in the nation.

As on 31.12.2024, member banks have cumulatively sanctioned 81,025 number of WBSCC proposals out of which disbursement made in 57,902 no. of accounts and 21,858 no. of proposals are pending at various bank branches. Member banks are requested to dispose of the pending cases in time bound manner.

### Bank wise progress of WBSCC as on 31.12.2024 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 31.12.2024						
S No	Bank Name	Sanctioned	Disbursed	Sanctioned but not Disbursed	Returned	Pending
1	All Co-Operative Banks	12374	5945	6429	152	684
2	Axis Bank	1189	958	231	175	942
3	BGVB	2945	2092	853	62	209
4	Bank of Baroda	1468	1186	282	116	1541
5	Bank of India	2314	1567	747	94	1013
6	Canara Bank	2592	1960	632	76	736
7	Central Bank of India	930	848	82	200	656
8	Federal Bank	4	3	1	0	28
9	HDFC Bank	3605	3401	204	136	728
10	ICICI Bank	1033	769	264	44	313
11	IDBI Bank	30	17	13	5	247
12	Indian Bank	3375	1552	1823	92	1868
13	Indian Overseas Bank	421	350	71	51	295
14	PBGB	1130	992	138	11	162
15	Punjab National Bank	22090	15761	6329	1025	4237
16	State Bank of India	18016	14217	3799	2761	5798
17	UCO Bank	4822	4007	815	180	1567
18	Union Bank of India	2542	2151	391	53	803
19	UBKGB	144	125	19	31	27
20	Yes Bank LTD	1	1	0	0	4
<b>TOTAL</b>		<b>81025</b>	<b>57902</b>	<b>23123</b>	<b>5264</b>	<b>21858</b>

**Progress in Other Education Loan & Housing Loan:**

**Education Loan**

A comparative report on Bank wise outstanding balance under Education loan scheme of last financial year is furnished below:

**Outstanding Position:**

**(Amount Rs in Crore)**

<b>December, 2023</b>	<b>March, 2024</b>	<b>December, 2024</b>
5,107.24	4,546.58	5,586.81

**Comparison of disbursement position of the last financial year:**

**(Amount Rs in Crore)**

<b>December, 2023</b>		<b>March, 2024</b>		<b>December, 2024</b>	
No.	Amount	No.	Amount	No.	Amount
47,873	1,050.49	47,048	1,404.78	56,040	1,489.92

**The achievement vis-à-vis annual target as on 31.12.2024 for FY 2024-25 is as follows:**

<b>Target</b>	<b>Achievement</b>	<b>% of Achievement</b>
5,303.26	1,489.92	28.09 %

With disbursement of Rs.1,489.92 Crore against Annual Target of Rs. 5,303.26 Crore for FY 2024-25, the achievement is 28.09%, which is very low. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

**Progress of Education Loan as on 31.12.2024**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	916	93.14	5162	562.83
2	Bank of India	2266	37.07	5900	190.13
3	Bank of Maharashtra	169	4.56	476	27.52
4	Canara Bank	2447	37.41	6012	225.96
5	Central Bank of India	1622	53.65	6517	1146.23
6	Indian Bank	2100	144.04	5067	169.05
7	Indian Overseas Bank	90	5.81	1234	46.15
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	13290	212.23	24277	794.62
10	State Bank of India	19325	455.13	38145	1931.61
11	UCO Bank	2816	26.27	5136	186.91
12	Union Bank of India	2751	83.07	5416	310.47
<b>Total PSU</b>		<b>47792</b>	<b>1152.38</b>	<b>100735</b>	<b>4659.78</b>
13	Axis Bank	1028	81.94	2260	208.56
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	1	0.15	3	0.34
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	20	2.69	42	3.81
19	HDFC Bank	3328	75.11	5271	125.07
20	ICICI Bank	398	111.32	2117	288.78
21	IDBI Bank	107	3.93	751	29.04
22	IDFC First Bank	75	13.95	303	70.30
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	16	0.44	26	0.89
25	Karur Vysya Bank	12	0.62	12	0.57
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	3	0.88	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	15	3.77	52	7.52
<b>Total PVT</b>		<b>5003</b>	<b>294.80</b>	<b>10851</b>	<b>735.93</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	1408	9.84	2181	42.44
39	PBGB (UCO)	146	1.70	1182	26.05
40	UBKGB (CBI)	43	0.80	181	3.27
<b>Total RRB</b>		<b>1597</b>	<b>12.34</b>	<b>3544</b>	<b>71.76</b>
41	WB State Co-Op Bank Ltd.	1648	30.40	2102	119.34
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1648</b>	<b>30.40</b>	<b>2102</b>	<b>119.34</b>
<b>Grand Total</b>		<b>56040</b>	<b>1489.92</b>	<b>117232</b>	<b>5586.81</b>

## Housing Loan

A comparative report on Bank wise outstanding balance under Housing loan scheme of last financial year is furnished below:

### Outstanding Position:

(Amount Rs. in crore)

December, 2023	March, 2024	December, 2024
1,16,414.40	1,16,116.36	1,24,594.13

### Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

December, 2023		March, 2024		December, 2024	
No.	Amount	No.	Amount	No.	Amount
2,03,858	22,252.61	2,59,169	28,603.78	1,55,986	20,290.79

The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans are also expected to be generated which is essential for growth in volumes.

### The achievement vis-à-vis annual target as on 31.12.2024 for FY 2024-25 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
25,779.95	20,290.79	78.71%

With disbursement of Rs.20,290.79 Crore against Annual Target of Rs. 25,779.95 Crore for FY 2024-25, the achievement is 78.71%.

**Progress of Housing Loan as on 31.12.2024**

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3961	821.64	30248	4403.00
2	Bank of India	3214	618.47	28774	4145.63
3	Bank of Maharashtra	535	103.99	2698	552.44
4	Canara Bank	2723	504.67	14539	2420.52
5	Central Bank of India	1963	268.31	13175	2034.80
6	Indian Bank	4287	1181.56	26959	3894.59
7	Indian Overseas Bank	693	160.94	6822	1036.11
8	Punjab & Sind Bank	78	19.16	2499	307.00
9	Punjab National Bank	13037	2073.97	72724	8967.24
10	State Bank of India	58641	6554.00	336035	51110.00
11	UCO Bank	3813	605.13	18747	2523.10
12	Union Bank of India	2868	393.76	13167	2035.99
<b>Total PSU</b>		<b>95813</b>	<b>13305.60</b>	<b>566387</b>	<b>83430.42</b>
13	Axis Bank	1210	99.29	10346	2644.91
14	Bandhan Bank	8791	399.88	22785	3661.65
15	Catholic Syrian Bank Ltd.	0	0.00	5	0.85
16	City Union Bank Ltd.	1	1.25	17	3.14
17	Dhanlaxmi Bank Ltd.	5	1.42	5	1.38
18	Federal Bank	136	61.30	1405	351.15
19	HDFC Bank	18796	2289.42	69314	14359.64
20	ICICI Bank	2412	1435.50	26669	8515.40
21	IDBI Bank	2473	1133.25	44251	6757.68
22	IDFC First Bank	153	52.45	662	147.42
23	Indusind Bank	43	14.30	90	33.31
24	Karnataka Bank Ltd.	950	193.62	1654	350.19
25	Karur Vysya Bank	727	186.82	470	139.72
26	Kotak Mahindra Bank	10	0.94	208	37.55
27	Lakshmi Vilas Bank (DBS)	34	20.83	79	50.00
28	Ratnakar Bank Ltd	14	5.19	48	6.82
29	South Indian Bank Ltd.	28	25.73	144	45.20
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	2	1.06	15	1.96
32	YES Bank	109	54.12	530	154.23
<b>Total PVT</b>		<b>35894</b>	<b>5976.38</b>	<b>178697</b>	<b>37262.19</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	36	3.66	29	5.17
35	Jana Small Finance Bank	3552	28.48	11805	76.24
36	Ujjivan Small Finance Bank	16439	329.95	52478	875.72
37	Utkarsh Small Finance Bank	41	6.22	117	21.22
<b>Total Small Finance</b>		<b>20068</b>	<b>368.31</b>	<b>64429</b>	<b>978.34</b>
38	BGVV (PNB)	1045	148.01	6474	561.12
39	PBGB (UCO)	1359	194.39	6595	614.78
40	UBKGB (CBI)	1023	189.92	3679	484.50
<b>Total RRB</b>		<b>3427</b>	<b>532.32</b>	<b>16748</b>	<b>1660.40</b>
41	WB State Co-Op Bank Ltd.	702	98.63	10810	1064.11
42	WBSCARD Bank Ltd.	82	9.55	3678	198.67
<b>Total Co-Optv</b>		<b>784</b>	<b>108.18</b>	<b>14488</b>	<b>1262.78</b>
<b>Grand Total</b>		<b>155986</b>	<b>20290.79</b>	<b>840749</b>	<b>124594.13</b>

## AGENDA – 10

### Progress in SHG-NRLM & SHG-NULM:

#### Progress in SHG-NRLM:

The positions of Credit Linked SHGs for the State of West Bengal in last Financial Year as per WBSRLM database are given below: -

As on	Annual Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
31.12.2023	7,51,587	30,002.71	7,63,488	17,485.23
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21
<b>31.12.2024</b>	<b>7,51,587</b>	<b>30,002.71</b>	<b>8,92,495</b>	<b>21,010.73</b>

The total physical target of credit linkage for the state as a whole was 7,51,587 no. SHG with targeted amount of Rs.30,002.71 Crore disbursement for FY 2024-25.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of December Quarter 2024, disbursed credit linkage of SHG stood at Rs.21,010.73 Crore (70% of financial target) covering 8,92,495 number of groups (119% of physical target) as against Credit Linkage of Rs.17,485.23 Crore covering 7,63,488 number of groups at the end of December, 2023.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended December 2024 stood at Rs.29,223.29 Crore.

It was also opined that the Banks are to allow & encourage SHGs for availing working capital finance only. Cash Credit facility also increases credit absorption power of the SHGs.

The field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

**Bank wise and District wise performance DAY-NRLM as on 31.12.2024 is furnished below:**

Bank Wise Achievement of Credit Linkage under SHG-NRLM as on 31.12.2024												
												(Amount in Crore)
S No.	Bank Name	Target for 2024-25		Total Sanction		Total Disbursement		Total Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	8286	348.12	6297	239.25	9428	207.86	12013	290.38	2.20	113.78%	59.71%
2	Bank of India	25300	997.62	20085	853.68	39466	886.04	46722	1502.76	2.25	155.99%	88.82%
3	Bank of Maharashtra	0	0.00	0	0.00	132	3.12	517	5.01	2.36	0.00%	0.00%
4	Canara Bank	16990	710.13	12841	498.98	20878	380.88	25893	668.42	1.82	122.88%	53.63%
5	Central Bank of India	36671	1591.76	32776	1387.42	47621	1129.14	62634	2023.48	2.37	129.86%	70.94%
6	Indian Bank	61736	2511.54	48335	2075.56	73904	2097.09	114787	3133.68	2.84	119.71%	83.50%
7	Indian Overseas Bank	3297	134.65	2338	93.37	4097	94.41	7073	123.76	2.30	124.26%	70.12%
8	Punjab and Sind Bank	0	0.00	0	0.00	230	2.52	277	3.37	1.10	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	99493	4162.87	168288	3849.42	225348	5167.71	2.29	126.85%	68.55%
10	State Bank of India	105770	4379.38	87918	3656.59	130593	4134.99	151956	4610.44	3.17	123.47%	94.42%
11	UCO Bank	29748	1175.82	22718	875.74	43192	285.59	46390	933.56	0.66	145.19%	24.29%
12	Union Bank of India	7992	325.98	5835	231.24	11612	301.54	15087	364.44	2.60	145.30%	92.50%
<b>PSB total</b>		<b>428460</b>	<b>17790.41</b>	<b>338636</b>	<b>14074.71</b>	<b>549441</b>	<b>13372.59</b>	<b>708697</b>	<b>18827.00</b>	<b>2.43</b>	<b>128.24%</b>	<b>75.17%</b>
13	Axis Bank	220	3.30	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	185	2.95	0	0.00	11	0.31	11	0.28	2.78	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	0	0.00	2	0.02	#DIV/0!	0.00%	0.00%
16	IDBI Bank	262	12.46	411	14.89	124	3.17	891	10.14	2.55	47.33%	25.40%
<b>Pvt. Bank total</b>		<b>677</b>	<b>18.87</b>	<b>411</b>	<b>14.89</b>	<b>135</b>	<b>3.47</b>	<b>904</b>	<b>10.44</b>	<b>2.57</b>	<b>19.94%</b>	<b>18.40%</b>
17	BGVB (PNB)	124482	5252.53	86239	3462.72	162385	2996.79	241802	5271.28	1.85	130.45%	57.05%
18	PBGB (UCO)	64875	2612.92	45764	1842.96	58362	2172.95	89317	2034.51	3.72	89.96%	83.16%
19	UBKGB (CBI)	28093	1327.98	24210	1032.47	47227	1018.81	59627	1418.95	2.16	168.11%	76.72%
<b>RRB Total</b>		<b>217450</b>	<b>9193.43</b>	<b>156213</b>	<b>6338.15</b>	<b>267974</b>	<b>6188.56</b>	<b>390746</b>	<b>8724.74</b>	<b>2.31</b>	<b>123.23%</b>	<b>67.31%</b>
20	Co-Operative Bank	0	0.00	0	0.00	116	5.20	2271	35.19	4.48	#DIV/0!	#DIV/0!
<b>Grand Total (Without Co-Op Non Portal)</b>		<b>646587</b>	<b>27002.71</b>	<b>495260</b>	<b>20427.75</b>	<b>817666</b>	<b>19569.82</b>	<b>1102618</b>	<b>27597.37</b>	<b>2.39</b>	<b>126.46%</b>	<b>72.47%</b>
21	Co-Operative Bank (Non Portal)	105000	3000.00	74945	1446.11	74829	1440.91	119612	1625.93	1.93	71.27%	48.03%
<b>Grand Total</b>		<b>751587</b>	<b>30002.71</b>	<b>570205</b>	<b>21873.85</b>	<b>892495</b>	<b>21010.73</b>	<b>1222230</b>	<b>29223.29</b>	<b>2.35</b>	<b>118.75%</b>	<b>70.03%</b>

District wise Credit Linkage as on 31.12.2024												
												(Amount in Crore)
S No.	District	Target 2024-25		Sanction		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	11359	571.47	10419	438.08	19026	441.14	24094	686.45	2.32	167.50%	77.19%
2	Bankura	34275	1,387.78	22909	900.44	40671	822.83	60470	1260.78	2.02	118.66%	59.29%
3	Birbhum	48800	1,961.07	35901	1665.64	48647	1371.34	68166	1593.63	2.82	99.69%	69.93%
4	Coochbehar	26325	1,358.24	24421	1171.16	47157	1062.76	56297	1791.26	2.25	179.13%	78.24%
5	Dakshin Dinajpur	16225	615.63	9835	365.08	20352	363.29	27204	580.39	1.79	125.44%	59.01%
6	Darjeeling	6039	263.56	4406	213.05	6459	218.00	7819	255.06	3.38	106.95%	82.71%
7	Hooghly	31160	1,241.52	27869	1073.60	42668	1041.22	52343	1362.97	2.44	136.93%	83.87%
8	Howrah	29888	1,147.47	24334	918.67	29023	775.36	38486	953.91	2.67	97.11%	67.57%
9	Jalpaiguri	20557	963.48	19360	796.65	28965	644.55	38187	955.80	2.23	140.90%	66.90%
10	Jhargram	13500	540.10	14514	607.98	14182	337.82	19428	489.34	2.38	105.05%	62.55%
11	Kalimpong	2865	113.30	2228	100.22	2956	110.97	3491	130.90	3.75	103.18%	97.95%
12	Malda	31998	1,249.07	33103	1201.38	47209	846.40	62558	1390.71	1.79	147.54%	67.76%
13	Murshidabad	35493	1,792.03	32929	1320.87	61460	1094.64	85655	1753.70	1.78	173.16%	61.08%
14	Nadia	32284	1,140.91	21064	789.84	46118	906.13	64415	1414.35	1.96	142.85%	79.42%
15	North 24 Parganas	47629	1,792.98	34108	1280.83	59909	1113.93	79641	1773.56	1.86	125.78%	62.13%
16	Paschim Bardhaman	11361	349.34	5287	171.36	8372	218.67	12140	251.33	2.61	73.69%	62.59%
17	Paschim Medinipur	49304	1,876.20	34320	1620.58	50424	1558.05	67069	2081.54	3.09	102.27%	83.04%
18	Purba Bardhaman	46500	1,883.29	27700	1077.54	48078	1393.06	66252	1694.31	2.90	103.39%	73.97%
19	Purba Medinipur	53285	3,037.57	36637	2172.49	56683	2394.23	81556	3087.86	4.22	106.38%	78.82%
20	Purulia	23200	748.97	22088	538.19	26556	372.19	41574	687.38	1.40	114.47%	49.69%
21	Siliguri M.P.	8502	328.73	7302	289.82	9805	215.70	12263	359.13	2.20	115.33%	65.62%
22	South 24 Parganas	47942	1,964.30	29062	1095.22	68707	1587.06	87526	1988.54	2.31	143.31%	80.80%
23	Uttar Dinajpur	18096	675.70	15464	619.04	32953	660.30	42606	1008.10	2.00	182.10%	97.72%
24	Kolkata	0	0.00	0	0.00	1286	20.20	3378	46.35	1.57	100.00%	100.00%
<b>Total</b>		<b>646587</b>	<b>27,002.71</b>	<b>495260</b>	<b>20427.75</b>	<b>817666</b>	<b>19569.82</b>	<b>1102618</b>	<b>27597.35</b>	<b>2.39</b>	<b>126.46%</b>	<b>72.47%</b>
Co-Operative Bank		105000	3,000.00	74945	1446.11	74829	1440.91	119612	1625.93	1.93	71.27%	48.03%
<b>Grand Total</b>		<b>751587</b>	<b>30,002.71</b>	<b>570205</b>	<b>21873.85</b>	<b>892495</b>	<b>21010.73</b>	<b>1222230</b>	<b>29223.27</b>	<b>2.35</b>	<b>118.75%</b>	<b>70.03%</b>

## **Sanction Limit for SHGs under NRLMs**

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders.

SLBC reiterates that the latest RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CP.BC.No.09/09.01.003/2022-23 dated 20.07.2022 also stipulates that Banks are advised to sanction a minimum loan of ₹ 6 lakhs to each eligible SHG for a period of 3 years with a yearly drawing power (DP). The drawing power may be enhanced annually based on the repayment performance of the SHG. The drawing power may be calculated as follows:

- DP for the first year: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher
- DP for the second year: 8 times of the corpus at the time of review/enhancement or minimum of ₹3 lakh, whichever is higher
- DP for the third year: Minimum of ₹6 lakh based on the Micro Credit Plan (MCP) prepared by SHG and appraised by the federations/support agency and the previous credit history.
- DP for the fourth year onwards: Above ₹6 lakh, based on the MCP prepared by SHG and appraised by the federations/support agency and the previous credit history.

In case of Term Loan, banks are advised to sanction loans in doses as mentioned below:

- First dose: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher.
- Second dose: 8 times of the existing corpus or minimum of ₹3 lakh, whichever is higher.
- Third dose: Minimum of ₹6 lakh, based on the MCP prepared by the SHGs and appraised by the federations/support agency and the previous credit history.
- Fourth dose onwards: Above ₹6 lakh, based on the MCP prepared by the SHGs and appraised by the federations/support agency and the previous credit history.

(i) For loans to SHGs up to ₹10.00 lakh, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.

(ii) For loans to SHGs above ₹10 lakh and up to ₹20 lakh, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

(iii) For loan to SHGs above ₹10 lakh and up to ₹20 lakh, a margin not exceeding 10% of the loan amount exceeding ₹10 lakh may be obtained as per the bank's approved loan policy.

- Recently, the limit of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM has increased from Rs. 10.00 lakh to Rs.20.00 lakh as per circular no FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dated 09.08.2021 issued by RBI.

(i) In order to facilitate women SHG members to graduate to entrepreneurs, banks may consider extending loans up to ₹10 lakh to individual members of select matured well performing SHGs (SHGs which are more than 2 years old and have accessed at least one dose of bank loan with timely repayment) as per their lending policy. The individual should be running a viable economic enterprise. Banks are advised to share data on individual loans to women SHGs members in a mutually agreed format and periodicity with DAY-NRLM.

(ii) One woman in every SHG under DAY-NRLM may be provided a loan up to ₹1 lakh under the MUDRA Scheme, if she is otherwise eligible.

(iii) Banks are advised to provide minimum OD facility of ₹5000 to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA). Banks may regularly share data on OD limit to women SHGs' members in a mutually agreed format and periodicity with DAY-NRLM.

In order to facilitate use of loans for augmenting livelihoods of SHG members, it is advised that at least 50% of loans above ₹2 lakh, 75% of loans above ₹4 lakh and at least 85% of loans above ₹6 lakh be used primarily for income generating productive purposes. Micro Credit Plan (MCP) prepared by SHGs would form the basis for determining the purpose and usage of loans. The House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

**Dual Authentication status:**

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts. The way forward is creation of customer Ids for the authorized SHG office bearers for mapping with the BC channel accordingly. This requires adjustment of the application used by the BCs. Biometric Authentication will also rule out the element of mistakes besides providing doorstep banking facility to the group.

As per the latest RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CP.BC.No.09/09.01.003/2022-23 dated 20.07.2022. Banks are advised to put in place dual-authentication facility in both ON-US and OFF-US environment to enable SHGs to perform transactions in jointly operated savings/cash credit accounts at retail outlets managed by Business Correspondents. Banks are also advised to extend all such services to SHGs and their federations through Business Correspondents as per their board approved policies.

**Progress in NULM:**

Physical target of credit linkage under National Urban Livelihood Mission for the State was 15,519 beneficiaries (both Individual, Groups & SHGs) for the FY 2024-25.

At the end of December Quarter 2024, total 7,071 number of proposals were sponsored to banks, out of which 5,207 cases have so far been sanctioned & 5,052 cases have been disbursed including spill over cases from previous year.

**Comparison of DAY-NULM performance with last Financial Year:**

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.12.2023	17,965	12,820	8,510	159.99
31.03.2024	17,965	14,396	10,340	194.07
<b>31.12.2024</b>	<b>15,519</b>	<b>7,071</b>	<b>5,052</b>	<b>101.47</b>

**Bankwise performance report of SEP-G under DAY NULM as on December 2024 for FY 2024-25**

(Amount in Lakh)

SI No	Name of the Bank	Target FY 24-25		Sponsored in FY 24-25	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	12	41.50	6	2	7.17	1	3.58	1
2	Bank of India	28	112.50	2	2	7.17	2	7.17	0
3	Bank of Maharashtra	11	19.50	2	2	7.17	2	7.17	0
4	Canara Bank	16	45.00	2	2	7.17	2	7.17	0
5	Central Bank of India	9	30.50	0	0	0.00	0	0.00	0
6	Indian Bank	48	147.00	12	11	46.58	7	25.08	0
7	Indian Overseas Bank	7	17.50	5	2	7.17	1	3.58	1
8	Punjab & Sind Bank	1	3.00	0	0	0.00	0	0.00	0
9	Punjab National Bank	49	143.50	5	5	17.91	4	14.33	0
10	State Bank of India	26	61.50	0	0	0.00	0	0.00	0
11	UCO Bank	18	50.50	2	1	3.58	1	3.58	1
12	Union Bank of India	12	31.50	9	5	17.91	4	14.33	0
<b>Total of PSUs</b>		<b>237</b>	<b>703.50</b>	<b>45</b>	<b>32</b>	<b>121.82</b>	<b>24</b>	<b>85.99</b>	<b>3</b>
13	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	5	25.00	0	0	0.00	0	0.00	0
<b>Total of PVTs</b>		<b>5</b>	<b>25.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
16	BGVB (UBI)	26	105.50	8	7	25.08	6	21.50	0
17	PBGB (UCO)	13	39.00	4	2	7.17	2	7.17	0
18	UBKGB (CBI)	3	8.50	6	6	21.50	5	17.91	1
<b>Total of RRBs</b>		<b>42</b>	<b>153.00</b>	<b>18</b>	<b>15</b>	<b>53.74</b>	<b>13</b>	<b>46.58</b>	<b>1</b>
19	W.B. St. Co-op.Bk	35	99.80	6	4	14.33	3	10.75	0
<b>Total of Co-Optvs</b>		<b>35</b>	<b>99.80</b>	<b>6</b>	<b>4</b>	<b>14.33</b>	<b>3</b>	<b>10.75</b>	<b>0</b>
<b>Grand Total</b>		<b>319</b>	<b>981.30</b>	<b>69</b>	<b>51</b>	<b>189.89</b>	<b>40</b>	<b>143.31</b>	<b>4</b>

**Districtwise performance report of SEP-G under DAY NULM as on December 2024 for FY 2024-25**

(Amount in Lakh)

SI No	Name of the District	Target FY 24-25	Target -Amount of SEP-G Loan to be disbursed FY 24-25	No. of Sponsored Application in FY 24-25	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	8	12.50	0	0	0.00	0	0.00	0
2	Bankura	9	36.00	0	0	0.00	0	0.00	0
3	Birbhum	18	76.00	8	6	22.32	5	17.91	1
4	CoochBehar	11	26.00	4	2	7.44	2	7.17	1
5	Dakshin Dinajpur	7	24.00	2	1	3.72	1	3.58	0
6	Darjeeling	10	32.00	2	2	7.44	2	7.17	0
7	Hooghly	25	60.50	5	4	14.88	3	10.75	0
8	Howrah	8	28.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	7	16.50	3	2	7.44	2	7.17	0
10	Jhargram	2	4.00	0	0	0.00	0	0.00	0
11	Kalimpong	5	25.00	0	0	0.00	0	0.00	0
12	Kolkata	5	50.00	0	0	0.00	0	0.00	0
13	Malda	6	18.00	1	1	3.72	1	3.58	0
14	Murshidabad	24	103.50	0	0	0.00	0	0.00	0
15	Nadia	23	66.50	3	2	7.45	2	7.17	1
16	North 24 Parganas	58	168.50	9	8	29.90	4	14.33	0
17	Paschim Burdwan	9	16.80	7	4	14.90	1	3.58	0
18	Paschim Medinipur	19	48.50	6	5	18.60	3	10.75	1
19	Purba Burdwan	10	40.50	3	2	7.44	2	7.17	0
20	Purba Medinipur	15	39.00	13	10	37.20	10	35.83	0
21	Purulia	4	9.00	1	0	0.00	0	0.00	0
22	South 24 Parganas	10	33.00	1	1	3.72	1	3.58	0
23	Uttar Dinajpur	26	47.50	1	1	3.72	1	3.58	0
<b>Grand Total</b>		<b>319</b>	<b>981.30</b>	<b>69</b>	<b>51</b>	<b>189.89</b>	<b>40</b>	<b>143.31</b>	<b>4</b>

**Bankwise performance report of SEP-I under DAY NULM as on December 2024 for FY 2024-25**

(Amount in Lakh)

Sl. No.	Name of the Bank	Target FY 24-25		Sponsored in FY 24-25	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	157	314.00	41	19	20.39	19	20.39	22
2	Bank of India	297	594.00	149	70	75.13	70	75.13	29
3	Bank of Maharashtra	52	104.00	7	4	4.29	4	4.29	22
4	Canara Bank	165	330.00	20	10	10.73	7	7.51	27
5	Central Bank of India	115	230.00	23	11	11.81	10	10.73	8
6	Indian Bank	412	824.00	149	70	75.13	70	75.13	33
7	Indian Overseas Bank	83	166.00	54	25	26.83	25	26.83	11
8	Punjab & Sind Bank	18	36.00	2	1	1.07	1	1.07	0
9	Punjab National Bank	585	1170.00	260	121	129.86	121	129.86	49
10	State Bank of India	364	728.00	108	50	53.66	48	51.52	13
11	UCO Bank	262	524.00	59	28	30.05	26	27.90	11
12	Union Bank of India	157	314.00	59	28	30.05	26	27.90	32
<b>Total of PSUs</b>		<b>2667</b>	<b>5334.00</b>	<b>931</b>	<b>437</b>	<b>469.01</b>	<b>427</b>	<b>458.28</b>	<b>257</b>
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	0	0.00	67	31	33.27	31	33.27	29
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujjivan Small Finance Bank	0	0.00	41	19	20.39	20	21.47	37
17	IDBI Bank	30	60.00	29	13	13.95	13	13.95	0
<b>Total of PVTs</b>		<b>30</b>	<b>60.00</b>	<b>137</b>	<b>63</b>	<b>67.62</b>	<b>64</b>	<b>68.69</b>	<b>66</b>
18	BGVB (UBI)	199	398.00	121	56	60.10	56	60.10	4
19	PBGB (UCO)	44	88.00	11	5	5.37	4	4.29	4
20	UBKGB (CBI)	43	86.00	43	20	21.47	20	21.47	0
<b>Total of RRBs</b>		<b>286</b>	<b>572.00</b>	<b>175</b>	<b>81</b>	<b>86.93</b>	<b>80</b>	<b>85.86</b>	<b>8</b>
21	W.B. St. Co-op.Bk	69	138.00	77	35	37.56	36	38.64	32
<b>Total of Co-Optvs</b>		<b>69</b>	<b>138.00</b>	<b>77</b>	<b>35</b>	<b>37.56</b>	<b>36</b>	<b>38.64</b>	<b>32</b>
<b>Grand Total</b>		<b>3052</b>	<b>6104.00</b>	<b>1320</b>	<b>616</b>	<b>661.13</b>	<b>607</b>	<b>651.47</b>	<b>363</b>

**Districtwise performance report of SEP-I under DAY NULM as on December 2024 for FY 2024-25**

(Amount in Lakh)

Sl No	Name of the District	Target FY FY 24-25	Target - Amount of SEP-I Loan to be disbursed FY 24-25	No. of Sponsored Application in FY 24-25	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	30	60.00	19	0	0.00	0	0.00	11
2	Bankura	66	132.00	40	2	2.15	2	2.15	19
3	Birbhum	185	370.00	158	35	37.56	34	36.49	35
4	CoochBehar	114	228.00	89	17	18.25	17	18.25	22
5	Dakshin Dinajpur	50	100.00	37	18	19.32	18	19.32	15
6	Darjeeling	95	190.00	10	8	8.59	8	8.59	3
7	Hooghly	288	576.00	151	68	72.98	67	71.91	32
8	Howrah	85	170.00	22	0	0.00	0	0.00	15
9	Jalpaiguri	78	156.00	10	2	2.15	2	2.15	9
10	Jhargram	15	30.00	0	0	0.00	0	0.00	0
11	Kalimpong	20	40.00	2	2	2.15	2	2.15	0
12	Kolkata	119	238.00	16	0	0.00	0	0.00	13
13	Malda	46	92.00	11	9	9.66	8	8.59	2
14	Murshidabad	203	406.00	49	73	78.35	71	76.20	5
15	Nadia	246	492.00	66	60	64.40	55	59.03	0
16	North 24 Parganas	600	1200.00	250	140	150.26	143	153.48	51
17	Paschim Burdwan	100	200.00	82	3	3.22	4	4.29	45
18	Paschim Medinipur	157	314.00	77	59	63.32	59	63.32	16
19	Purba Burdwan	138	276.00	60	10	10.73	8	8.59	21
20	Purba Medinipur	126	252.00	90	67	71.91	68	72.98	17
21	Purulia	60	120.00	31	20	21.47	20	21.47	11
22	South 24 Parganas	135	270.00	32	16	17.17	14	15.03	14
23	Uttar Dinajpur	96	192.00	18	7	7.51	7	7.51	7
<b>Grand Total</b>		<b>3052</b>	<b>6104.00</b>	<b>1320</b>	<b>616</b>	<b>661.13</b>	<b>607</b>	<b>651.47</b>	<b>363</b>

**Bankwise performance report of SHG Credit Linkage under DAY NULM as on December 2024 for FY 2024-25**

(Amount in Lakh)

S No	Name of the Bank	No. of Active SHGs	Target FY 24-25		No. of Sponsored Application in FY 24-25	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3731	586	879.00	311	196	416.15	193	409.78	82
2	Bank of India	5969	823	1234.50	400	343	728.26	336	713.40	37
3	Bank of Maharashtra	320	62	93.00	110	70	148.62	68	144.38	11
4	Canara Bank	4345	546	819.00	386	284	602.99	280	594.50	33
5	Central Bank of India	2405	366	549.00	178	114	242.04	115	244.17	35
6	Indian Bank	13124	2352	3528.00	863	794	1685.82	719	1526.58	99
7	Indian Overseas Bank	1709	274	411.00	137	79	167.73	82	174.10	21
8	Punjab & Sind Bank	472	66	99.00	61	30	63.70	34	72.19	4
9	Punjab National Bank	18148	2723	4084.50	1015	925	1963.96	847	1798.35	96
10	State Bank of India	8949	1120	1680.00	512	359	762.23	350	743.12	78
11	UCO Bank	5853	877	1315.50	461	359	762.23	365	774.97	46
12	Union Bank of India	3189	564	846.00	221	158	335.47	175	371.56	42
<b>Total of PSUs</b>		<b>68214</b>	<b>10359</b>	<b>15538.50</b>	<b>4655</b>	<b>3711</b>	<b>7879.20</b>	<b>3564</b>	<b>7567.08</b>	<b>584</b>
13	Bandhan Bank	0	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	1095	64	96.00	35	11	23.36	11	23.36	0
<b>Total of PVTs</b>		<b>1095</b>	<b>64</b>	<b>96.00</b>	<b>35</b>	<b>11</b>	<b>23.36</b>	<b>11</b>	<b>23.36</b>	<b>0</b>
16	BGVB (UBI)	4921	598	897.00	274	274	581.76	259	549.91	9
17	PBGB (UCO)	2524	231	346.50	112	67	142.25	71	150.75	7
18	UBKGB (CBI)	1318	135	202.50	153	103	218.69	106	225.06	2
<b>Total of RRBs</b>		<b>8763</b>	<b>964</b>	<b>1446.00</b>	<b>539</b>	<b>444</b>	<b>942.70</b>	<b>436</b>	<b>925.72</b>	<b>18</b>
19	W.B. St. Co-op.Bk	5184	761	1141.50	453	374	794.08	394	836.54	41
<b>Total of Co-Optvs</b>		<b>5184</b>	<b>761</b>	<b>1141.50</b>	<b>453</b>	<b>374</b>	<b>794.08</b>	<b>394</b>	<b>836.54</b>	<b>41</b>
<b>Grand Total</b>		<b>83256</b>	<b>12148</b>	<b>18222.00</b>	<b>5682</b>	<b>4540</b>	<b>9639.33</b>	<b>4405</b>	<b>9352.70</b>	<b>643</b>

**Districtwise performance report of SHG Credit Linkage under DAY NULM as on December 2024 for FY 2024-25**

(Amount in Lakh)

SI No	District	No. of Active SHGs	Target FY 24-25	Target -Amount of SHG Loan to be disbursed FY 24-25	No. of Sponsored Application in FY FY 24-25	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	1353	175	262.50	32	28	58.60	35	74.31	5
2	Bankura	2482	201	301.50	134	131	277.71	116	246.29	7
3	Birbhum	4163	624	936.00	317	214	453.52	212	450.12	73
4	CoochBehar	1912	293	439.50	140	80	170.71	84	178.35	6
5	Dakshin Dinajpur	2083	291	436.50	107	107	226.76	100	212.32	0
6	Darjeeling	2681	461	691.50	137	126	267.52	126	267.52	11
7	Hooghly	7067	1029	1543.50	503	438	929.96	443	940.58	41
8	Howrah	1746	399	598.50	277	134	285.36	133	282.39	98
9	Jalpaiguri	2113	254	381.00	241	134	285.36	148	314.23	2
10	Jhargram	541	61	91.50	36	36	76.44	36	76.44	7
11	Kalimpong	218	75	112.50	8	2	5.10	2	4.25	3
12	Kolkata	1829	260	390.00	306	146	310.84	134	284.51	0
13	Malda	1104	207	310.50	67	55	117.20	58	123.15	15
14	Murshidabad	6391	911	1366.50	236	224	476.45	212	450.12	10
15	Nadia	6842	1029	1543.50	530	449	952.89	351	745.24	67
16	North 24 Parganas	17461	2870	4305.00	1060	912	1936.36	836	1775.00	137
17	Paschim Burdwan	2859	570	855.00	310	210	445.87	230	488.34	61
18	Paschim Medinipur	4629	445	667.50	288	288	612.33	313	664.56	3
19	Purba Burdwan	3943	427	640.50	236	236	501.92	245	520.18	0
20	Purba Medinipur	3698	235	352.50	193	168	356.70	170	360.94	16
21	Purulia	1305	190	285.00	62	42	89.17	42	89.17	15
22	South 24 Parganas	4276	741	1111.50	280	215	456.06	221	469.23	52
23	Uttar Dinajpur	2560	400	600.00	180	163	346.51	158	335.47	14
<b>Grand Total</b>		<b>83256</b>	<b>12148</b>	<b>18222.00</b>	<b>5682</b>	<b>4540</b>	<b>9639.33</b>	<b>4405</b>	<b>9352.70</b>	<b>643</b>

## **AGENDA – 11**

### **Progress in Joint Liability Groups (JLGs) Finance:**

The JLG approach is a major product propagated by NABARD for purveying microfinance in rural India for meeting the credit needs of Small / Marginal farmers / Tenant / Oral lessees and share croppers and micro enterprises in Off-farm sector to enhance opportunities for livelihood in terms of income and employment by making available collateral free credit through the banking system. The JLG product plays a vital role in covering the excluded farmers/ micro-enterprises in the fold of banking system.

#### **Objectives:**

- To build a good quality JLG portfolio with the objective of increasing flow of credit to farmers, especially small, marginal, tenant farmers, oral lessees, share croppers/ individuals taking up farming activities.
- To rope in Small Finance Banks and Scheduled Private Banks into JLG finance on a much larger scale, at affordable cost, by leveraging on the existing BC network/ local NGOs as channel partners.
- To ensure high touch and close monitoring of JLGs through BCs/NGOs/Bank Staff for ensuring quality credit portfolio with high repayment performance.
- To make available additional income opportunity to BC Agents/ CSP on a sustainable basis through management of JLG portfolio by building capacities.
- To augment flow of credit to Micro Entrepreneurs/ artisans/ individuals in Non-Farm sector activities through JLG mechanism.

#### **Support from NABARD**

- Incentive from NABARD for promotion of JLGs
- Training of dedicated team of Master Trainers
- Mentoring

#### **Support from participating Banks**

- Financial Incentive
- Training of Branch Officials/ BCAs
- Training of BC Agents

All RRBs, State Co- operative Banks and SCARDB are eligible for grant assistance of Rs 4,000.00 per JLG promotion & credit linkage from NABARD. Further, Small Finance Banks and Scheduled Private Sector Banks are also eligible for same grant assistance under Business Model Scheme.

As on 31.12.2024, member banks have cumulatively disbursed 3,56,629 number of JLGs involving an amount of Rs.4,883.96 Crore for FY 2024-25.

The outstanding position under JLG stands at Rs.9,886.12 Crore covering 19,15,167 number of accounts as on 31.12.2024.

**Performance of JLGs loan during the FY 2024-25 as on 31.12.2024:**

**Bank wise progress of JLGs as on 31.12.2024 is annexed:**

Progress of JLG in FY 2024-25 as on 31.12.2024								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY ( 01.04.24 to 31.12.2024)		JLGs Credit Linked (Disbursed) during the FY ( 01.04.24 to 31.12.2024)		Outstanding position of JLGs as on 31.12.2024	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	14	0.06	14	0.06	52	1.92
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	201	3.10	1226	9.03	1828	28.29
5	Central Bank of India	2400	0	0.00	0	0.00	227	1.61
6	Indian Bank	4300	114	1.16	67	0.68	1025	12.83
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	9000	13	0.23	13	0.23	3395	41.59
10	State Bank of India	9000	33798	201.45	33798	201.45	72685	260.34
11	UCO Bank	2700	332	6.66	332	6.66	424	5.73
12	Union Bank of India	900	2998	63.27	2998	60.13	13789	153.45
<b>Total PSU</b>		<b>36200</b>	<b>37470</b>	<b>275.93</b>	<b>38448</b>	<b>278.23</b>	<b>93425</b>	<b>505.77</b>
13	Axis Bank	1000	113158	454.02	113158	454.02	435553	898.75
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	29766	683.34	29766	683.34	94535	1068.03
20	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
21	IDBI Bank	500	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	500	8360	31.71	8360	31.69	19426	39.45
23	Indusind Bank	500	100256	2911.40	100256	2911.40	187959	3462.53
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	2000	5500	97.14	5500	97.14	133930	845.57
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	2200	40.20	2200	40.20	3612	49.06
<b>Total PVT</b>		<b>8700</b>	<b>259240</b>	<b>4217.80</b>	<b>259240</b>	<b>4217.79</b>	<b>875015</b>	<b>6363.38</b>
33	Au Small finance Bank	0	5763	22.29	5763	22.29	15590	40.62
34	ESAF SF Bank	500	41841	270.06	41841	270.06	112477	469.04
35	Jana Small Finance Bank	500	3026	52.56	3026	52.56	63949	158.97
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	722273	2127.90
37	Utkarsh Small Finance Bank	1000	6477	28.09	6477	28.09	19060	50.86
<b>Total Small Finance</b>		<b>5000</b>	<b>57107</b>	<b>373.00</b>	<b>57107</b>	<b>373.00</b>	<b>933349</b>	<b>2847.40</b>
38	BGVB (PNB)	6000	2	0.02	2	0.02	3071	11.34
39	PBGB (UCO)	500	48	0.86	48	0.86	988	15.90
40	UBKGB (CBI)	1600	0	0.00	32	0.15	1806	4.06
<b>Total RRB</b>		<b>8100</b>	<b>50</b>	<b>0.88</b>	<b>82</b>	<b>1.03</b>	<b>5865</b>	<b>31.30</b>
41	WB State Co-Op Bank Ltd.	3000	1752	13.92	1752	13.92	7433	40.08
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	98.19
<b>Total Co-Optv</b>		<b>3000</b>	<b>1752</b>	<b>13.92</b>	<b>1752</b>	<b>13.92</b>	<b>7513</b>	<b>138.27</b>
<b>Grand Total</b>		<b>61000</b>	<b>355619</b>	<b>4881.53</b>	<b>356629</b>	<b>4883.96</b>	<b>1915167</b>	<b>9886.12</b>

## **AGENDA – 12**

### **Progress in PMFME:**

Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing The scheme envisages an outlay of Rs. 10,000 crores over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would to be shared in 60:40 ratios between Central and State Governments, in 90:10 ratios with North Eastern and Himalayan States, 60:40 ratios with UTs with legislature and 100% by the Center for other UTs.

### **The objectives of the scheme are:**

- (i) Support for capital investment for upgradation and formalization with registration for GST, FSSAI hygiene standards and Udyog Aadhar;
- (ii) Capacity building through skill training, imparting technical knowledge on food safety, standards & hygiene and quality improvement;
- (iii) Hand holding support for preparation of DPR, availing bank loan and upgradation;
- (iv) Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), producer's cooperatives for capital investment, common infrastructure and support branding and marketing.

### **One District One Product:**

The Scheme adopts One District One Product (ODOP) approach to reap bene benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The States would identify food product for a district keeping in view the existing clusters and availability of raw material. The ODOP could be a perishable agri-produce, cereal based product or a food product widely produced in a district and their allied sectors. Illustrative list of such products includes mango, potato, litchi, tomato, tapioca, kinnu, bhujia, petha, papad, pickle, millet based products, fisheries, poultry, meat as well as animal feed among others. Preference would be given to those producing under ODOP approach. However, units producing other products would also be supported. Support for common infrastructure and branding & marketing would only be given for products under ODOP approach.

### **Upgradation of Individual Micro Food Processing Units:**

Individual micro food processing units desirous of upgradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit. The beneficiary contribution should be minimum 10% and the balance should be loan from a Bank.

### **Support to FPOs / SHGs / Cooperatives:**

The scheme would provide support t o F P O s / S H G s / P r o d u c e r Cooperatives for capital investment along the entire value chain with credit linked grant @ 35%.

### **Seed Capital to SHG;**

Seed capital @ Rs. 40,000/- per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools. Seed capital as grant would be provided to the SHG federation which, in turn, would be extended to members as loan through the SHGs.

### **Common Infrastructure;**

Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, State owned agencies and private entrepreneurs for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation centre.

**Branding and Marketing Support:**

Marketing and branding support would be provided at State or regional level to FPOs/ SHGs/ Cooperatives or an SPV of micro food processing enterprises under the scheme following the ODOP approach for developing common packaging & branding with provision for quality control, standardization and adhering to food safety parameters for consumer retail sale. These organisations would be supported based on DPR prepared by them and recommended by the State Nodal Agency. Support for branding and marketing would be limited to 50% of the total expenditure.

**Procedure for applying:**

Existing food processing units desirous of seeking assistance could apply online on FME portal. The Resource Persons (RPs) engaged for field level support would provide handholding support for preparation of DPR, availing bank loan, obtaining necessary registration and licences including food standards of FSSAI, Udyog Aadhar and GST.

Detailed guidelines of the scheme may be viewed at Ministry's website [mofpi.nic.in](http://mofpi.nic.in) Individual entrepreneurs and other stake holders may contact the State Nodal Agencies of their respective State / UT regarding the roll out of scheme and contact points at the district level.

**Bank wise status of PMFME as on 31.12.2024:**

<b>Bank Wise Status of PMFME as on 31.12.2024</b>					
<b>BANK NAME</b>	<b>Total Application Submitted (no.)</b>	<b>Sanctioned (no.)</b>	<b>Disbursed (no.)</b>	<b>Rejected (no.)</b>	<b>Pending (no.)</b>
AXIS BANK	9	0	0	0	9
BANDHAN BANK LIMITED	12	1	0	2	9
BANGIYA GRAMIN VIKASH BANK	28	4	1	16	8
BANK OF BARODA	19	2	1	6	11
BANK OF INDIA	30	2	0	15	13
BANK OF MAHARASHTRA	6	0	0	2	4
CANARA BANK	15	2	1	11	2
CENTRAL BANK OF INDIA	24	0	0	13	11
FEDERAL BANK	1	1	1	0	0
HDFC BANK	14	4	0	1	9
ICICI BANK LIMITED	2	1	0	1	0
IDBI BANK	5	1	1	2	2
INDIAN BANK	45	7	5	29	9
INDIAN OVERSEAS BANK	6	0	0	3	3
INDUSIND BANK	3	0	0	0	3
KARNATAKA BANK LIMITED	1	0	0	0	1
KOTAK MAHINDRA BANK LIMITED	1	0	0	0	1
NADIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	0	0	0	0	0
PARWANOO URBAN COOP BANK	1	0	0	0	1
PUNJAB NATIONAL BANK	161	9	0	47	105
STATE BANK OF INDIA	153	12	4	83	58
THE WEST BENGAL STATE COOPERATIVE BANK	11	1	1	5	5
UCO BANK	50	4	2	32	14
Ujjivan Small Finance Bank Limited	0	0	0	0	0
UNION BANK OF INDIA	17	4	3	9	4
UTTAR BANGA KSHETRIYA GRAMIN BANK; COOCHBEHAR	1	0	0	1	0
<b>Total</b>	<b>615</b>	<b>55</b>	<b>20</b>	<b>278</b>	<b>282</b>

**District wise status of PMFME as on 31.12.2024:**

<b>District Wise Status of PMFME as on 31.12.2024</b>					
<b>DISTRICT NAME</b>	<b>Total Application Submitted (no.)</b>	<b>Sanctioned (no.)</b>	<b>Disbursed (no.)</b>	<b>Rejected (no.)</b>	<b>Pending (no.)</b>
24 Paraganas North	7	1	0	3	3
24 Paraganas South	292	6	0	118	168
Alipurduar	2	1	0	0	1
Birbhum	3	1	1	0	2
Coochbehar	4	0	0	4	0
Darjeeling	5	3	2	2	0
Dinajpur Dakshin	38	1	0	25	12
Dinajpur Uttar	5	0	0	1	4
Hooghly	20	7	5	8	5
Howrah	18	6	4	1	11
Jalpaiguri	15	1	1	9	5
Jhargram	24	1	1	11	12
Kalimpong	5	1	1	4	0
Kolkata	2	2	0	0	0
Maldah	13	5	1	4	4
Medinipur East	14	4	2	0	10
Medinipur West	9	2	0	1	6
Murshidabad	39	4	1	18	17
Nadia	36	1	0	30	5
Purba Bardhaman	33	2	1	20	11
Purulia	31	6	0	19	6
<b>TOTAL</b>	<b>615</b>	<b>55</b>	<b>20</b>	<b>278</b>	<b>282</b>

## AGENDA – 13

### **NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.**

While monitoring the position of NPA, the percentage of Gross NPA stood at 5.79%, amounting Rs.47,514.20 Crore as on December Quarter, 2024 in the state of West Bengal, in comparison to Rs.56,954.96 Crore as on December Quarter, 2023.

**NPA comparative position of last financial year of West Bengal is furnished here under:**

Year	Gross Advance	Gross NPA	% to Gross NPA
December, 2023	7,29,750.29	56,954.96	7.80%
March, 2024	7,86,804.58	52,883.62	6.72%
December, 2024	8,19,971.08	47,514.20	5.79%

NPA level has been decreased from 7.80% as of December, 2023 to 5.79% as of December, 2024. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

### **Recovery Mechanism & Performance:**

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSME and OPS as on 31.12.2024 stood at 63.30%, 25.66% and 62.22% respectively.

**Observation:** The effects of NCLT recovery process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed a lot to the reduction in NPA.

## Sector wise NPA Position as on 31.12.2024

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisee		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	2770.50	85.28	4629.25	451.98	7027.30	19.67	14427.05	556.93	14545.48	176.86	28972.53	733.79
2	Bank of India	5161.04	393.54	6055.98	1045.41	2286.54	90.52	13503.56	1529.47	20089.72	1981.85	33593.28	3511.32
3	Bank of Maharashtra	597.19	41.45	821.35	23.83	214.11	1.55	1632.65	66.83	644.76	5.71	2277.41	72.54
4	Canara Bank	2700.04	204.82	5358.57	1176.50	1316.23	12.53	9374.84	1393.85	9517.22	108.38	18892.06	1502.23
5	Central Bank of India	2984.65	171.10	2693.69	371.23	1865.97	59.73	7544.31	602.06	3051.39	1215.42	10595.70	1817.48
6	Indian Bank	5238.73	226.59	8950.12	896.21	1052.86	123.99	15241.71	1246.79	33750.26	111.72	48991.97	1358.51
7	Indian Overseas Bank	1768.66	203.21	3211.62	270.41	1147.34	21.42	6127.62	495.04	2271.15	1459.91	8398.77	1954.95
8	Punjab & Sind Bank	155.48	6.82	686.62	221.23	160.51	11.91	1002.61	239.96	3119.90	62.45	4122.51	302.41
9	Punjab National Bank	12916.31	2085.92	14738.20	3388.80	4252.68	173.37	31907.19	5648.09	56091.55	5254.74	87998.74	10902.83
10	State Bank of India	12314.00	469.53	15032.50	253.55	37497.74	55.94	64844.24	779.02	128676.76	269.00	193521.00	1048.02
11	UCO Bank	2722.62	673.92	6137.22	993.36	3419.99	329.55	12279.83	1996.83	15085.20	3711.19	27365.03	5708.02
12	Union Bank of India	2852.76	249.85	6386.82	909.98	1563.03	38.83	10802.61	1198.66	17695.71	4357.16	28498.32	5555.82
<b>Total PSU</b>		<b>52181.98</b>	<b>4812.03</b>	<b>74701.94</b>	<b>10002.50</b>	<b>61804.30</b>	<b>939.00</b>	<b>188688.22</b>	<b>15753.53</b>	<b>304539.10</b>	<b>18714.39</b>	<b>493227.32</b>	<b>34467.92</b>
13	Axis Bank	6424.74	192.12	13599.62	275.10	1237.50	51.03	21261.86	518.25	21987.53	1260.12	43249.39	1778.37
14	Bandhan Bank	1635.59	98.75	4325.31	365.25	7871.74	214.91	13832.65	678.91	17707.86	774.54	31540.51	1453.45
15	Catholic Syrian Bank Ltd.	46.16	1.24	0.09	0.00	5.03	0.46	51.28	1.70	30.02	1.96	81.30	3.66
16	City Union Bank Ltd.	3.21	2.47	139.29	10.95	0.61	0.25	143.11	13.67	97.08	12.71	240.19	26.38
17	Dhanlaxmi Bank Ltd.	0.00	0.00	25.09	0.00	0.24	0.00	25.33	0.00	45.28	0.00	70.61	0.00
18	Federal Bank	552.37	20.97	963.00	16.33	95.54	8.26	1610.92	45.56	3772.92	39.23	5383.84	84.78
19	HDFC Bank	2968.59	29.20	17592.39	996.02	4191.40	115.56	24752.38	1140.78	40629.94	963.78	65382.33	2104.55
20	ICICI Bank	2970.16	79.31	19233.59	166.74	1304.95	35.60	23508.70	281.65	36895.66	1280.46	60404.37	1562.11
21	IDBI Bank	415.72	86.90	1486.46	238.00	1968.38	88.03	3870.56	412.93	4964.95	71.06	8835.51	483.99
22	IDFC First Bank	49.77	0.24	1273.34	25.41	33.46	1.84	1356.57	27.49	6350.88	69.40	7707.44	96.89
23	Indusind Bank	3007.41	303.45	3538.50	74.33	101.54	51.98	6647.45	429.76	14399.33	300.38	21046.78	730.14
24	Karnataka Bank Ltd.	274.39	23.51	859.07	77.48	230.10	3.83	1363.56	104.82	1876.31	130.39	3239.87	235.21
25	Karur Vysya Bank	2.45	0.00	215.42	0.00	78.72	0.00	296.59	0.00	690.93	61.45	987.52	61.45
26	Kotak Mahindra Bank	829.73	6.22	4616.36	81.20	37.55	0.00	5483.63	87.42	5709.41	107.27	11193.04	194.69
27	Lakshmi Vilas Bank (DBS)	173.93	0.01	144.49	2.00	0.78	0.00	319.20	2.01	1043.95	89.60	1363.15	91.61
28	Ratnakar Bank Ltd	967.82	95.88	499.22	0.40	165.19	7.89	1632.24	104.17	4053.82	405.49	5686.06	509.66
29	South Indian Bank Ltd.	62.40	16.53	299.78	62.78	16.00	0.71	378.18	80.02	1050.44	26.69	1428.62	106.71
30	SIDBI	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	104.78	2.02	1.96	0.00	106.74	2.02	33.40	0.16	140.14	2.18
32	YES Bank	775.20	5.66	2543.61	34.96	41.01	0.14	3359.82	40.76	6778.98	503.09	10138.80	543.85
<b>Total PVT</b>		<b>21159.64</b>	<b>962.46</b>	<b>71548.67</b>	<b>2428.97</b>	<b>17381.71</b>	<b>580.49</b>	<b>110090.02</b>	<b>3971.92</b>	<b>168118.69</b>	<b>6097.77</b>	<b>278208.71</b>	<b>10069.69</b>
33	Au Small finance Bank	22.26	0.36	291.05	29.11	22.17	0.20	335.48	29.67	69.40	4.08	404.89	33.76
34	ESAF SF Bank	291.16	11.39	59.04	1.87	135.97	0.28	486.17	13.54	36.56	0.30	522.72	13.83
35	Jana Small Finance Bank	283.39	8.88	345.56	24.52	384.41	20.15	1013.36	53.54	247.41	9.45	1260.77	62.98
36	Ujjivan SF Bank	885.20	8.65	732.03	4.26	1212.46	11.58	2829.69	24.49	729.97	6.46	3559.66	30.94
37	Utkarsh SF Bank	29.64	0.24	65.34	4.69	80.49	3.39	175.47	8.32	1.06	0.01	176.53	8.33
<b>Total Small Finance</b>		<b>1511.66</b>	<b>29.51</b>	<b>1493.02</b>	<b>64.45</b>	<b>1835.49</b>	<b>35.59</b>	<b>4840.17</b>	<b>129.55</b>	<b>1084.40</b>	<b>20.29</b>	<b>5924.56</b>	<b>149.85</b>
38	BGVB (PNB)	5657.41	196.41	2019.86	478.09	669.60	3.39	8346.87	677.88	1146.90	47.04	9493.77	724.92
39	PBGB (UCO)	1849.33	172.42	1479.21	218.11	606.48	20.72	3935.02	411.25	369.28	14.87	4304.30	426.12
40	UBKGB (CBI)	2779.86	121.73	249.15	38.68	456.63	3.07	3485.64	163.48	495.62	9.64	3981.26	173.12
<b>Total RRB</b>		<b>10286.60</b>	<b>490.56</b>	<b>3748.22</b>	<b>734.88</b>	<b>1732.71</b>	<b>27.18</b>	<b>15767.53</b>	<b>1252.61</b>	<b>2011.80</b>	<b>71.55</b>	<b>17779.33</b>	<b>1324.16</b>
41	WB State Co-Op Bank Ltd.	6270.50	1201.47	497.71	447.29	6595.45	456.53	13363.67	1078.38	10077.54	763.23	23441.21	1502.59
42	WBSCARD Bank Ltd.	1063.79	0.00	127.49	0.00	198.67	0.00	1389.95	0.00	0.00	0.00	1389.95	0.00
<b>Total Co-Optv</b>		<b>7334.29</b>	<b>1201.47</b>	<b>625.20</b>	<b>447.29</b>	<b>6794.12</b>	<b>456.53</b>	<b>14753.62</b>	<b>1078.38</b>	<b>10077.54</b>	<b>763.23</b>	<b>24831.16</b>	<b>1502.59</b>
<b>Grand Total</b>		<b>92474.17</b>	<b>7496.03</b>	<b>152117.05</b>	<b>13678.08</b>	<b>89548.33</b>	<b>2038.80</b>	<b>334139.55</b>	<b>22186.00</b>	<b>485831.53</b>	<b>25667.23</b>	<b>819971.08</b>	<b>47514.20</b>

## Sector wise NPA Position as on 31.12.2024

(Amount in Crore)

Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	562.83	3.90	4403.00	93.23	56.00	0.62	0.00	0.00	151.00	1.71	8.10	0.34	441.56	30.89	1211.00	18.65	122.63	22.90
2	Bank of India	190.13	7.69	4145.63	139.77	133.16	12.82	79.72	9.01	1341.17	5.63	28.97	1.56	748.30	140.31	522.44	37.52	64.02	28.29
3	Bank of Maharashtra	27.52	0.37	552.44	3.96	0.32	0.00	0.00	0.00	0.06	0.00	0.00	0.00	37.60	16.51	29.88	11.31	0.00	0.00
4	Canara Bank	225.96	7.78	2420.52	110.59	43.01	5.97	0.00	0.00	191.48	0.54	0.00	0.00	433.07	4.75	50.03	50.03	164.95	7.62
5	Central Bank of India	207.52	7.18	2034.80	65.36	41.48	7.96	130.25	2.09	825.00	4.55	14.27	0.16	456.90	129.34	225.97	22.97	23.65	4.92
6	Indian Bank	169.05	11.42	3894.59	94.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1823.02	63.64	0.00	0.00	179.69	0.16
7	Indian Overseas Bank	46.15	1.20	1036.11	8.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70.34	4.75	0.00	0.00	71.98	0.98
8	Punjab & Sind Bank	7.01	0.20	307.00	11.72	5.24	3.27	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.36	43.96	6.50	12.99	1.14
9	Punjab National Bank	794.62	28.85	8967.24	256.88	95.81	44.45	0.00	0.00	3603.66	48.66	172.40	11.85	2378.41	660.12	4970.63	727.12	154.37	74.33
10	State Bank of India	1964.00	13.99	40619.00	62.42	126.37	49.90	22.06	3.87	4514.00	36.91	0.00	0.00	1964.00	355.25	1773.25	101.82	346.00	23.10
11	UCO Bank	186.91	8.31	2523.10	62.67	29.42	8.72	36.00	12.00	753.00	5.11	29.10	0.79	370.24	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	310.47	9.67	2035.99	73.49	17.77	0.83	0.00	0.00	429.88	4.11	488.17	6.29	676.06	36.74	1007.46	110.18	135.03	0.00
	<b>Total PSU</b>	<b>4692.17</b>	<b>100.56</b>	<b>72939.42</b>	<b>983.45</b>	<b>548.58</b>	<b>134.54</b>	<b>268.03</b>	<b>26.97</b>	<b>11809.25</b>	<b>107.22</b>	<b>741.01</b>	<b>20.99</b>	<b>9400.13</b>	<b>1530.84</b>	<b>9861.14</b>	<b>1095.15</b>	<b>1371.29</b>	<b>184.66</b>
13	Axis Bank	208.56	0.46	2644.91	24.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2471.00	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	3661.65	58.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	2242.35	81.85	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.85	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.34	0.00	3.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	1.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	3.81	0.05	351.15	17.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	125.07	0.86	14359.64	78.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1133.25	23.96	567.46	50.90	27.53	0.29
20	ICICI Bank	288.78	0.26	8515.40	121.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87.99	34.11	279.98	3.58	53.77	0.00
21	IDBI Bank	23.32	0.45	6668.25	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123.65	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	59.58	0.00	126.06	1.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176.26	3.01	0.00	0.00
23	Indusind Bank	0.00	0.00	33.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1677.94	387.71	13.77	0.72
24	Karnataka Bank Ltd.	0.43	0.00	174.81	7.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.57	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.57	0.00	139.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	37.55	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.07	56.38	2.19
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.00	0.00	6.82	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	330.74	25.74	0.00	0.00
29	South Indian Bank Ltd.	1.05	0.00	45.20	2.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	1.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	7.52	0.00	154.23	1.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	97.52	0.67	0.41	0.00
	<b>Total PVT</b>	<b>719.03</b>	<b>2.07</b>	<b>36976.02</b>	<b>400.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3828.38</b>	<b>142.96</b>	<b>5372.65</b>	<b>553.51</b>	<b>212.65</b>	<b>3.21</b>
33	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.15	0.88	0.00	0.00
34	ESAF SF Bank	0.00	0.00	5.17	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.47	4.17	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	76.24	2.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.56	0.77	0.00	0.00
36	Ujivan SF Bank	0.00	0.00	738.00	5.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152.64	4.45	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	21.22	1.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total Small Finance</b>	<b>0.00</b>	<b>0.00</b>	<b>840.63</b>	<b>9.97</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>351.81</b>	<b>10.27</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	42.44	0.47	561.12	15.70	26.55	14.75	53.62	44.20	5185.65	53.70	40.11	11.64	746.27	109.62	2004.04	125.59	7.10	1.44
39	PBGB (UCO)	26.05	1.32	614.78	22.00	2.66	0.29	26.61	21.35	1949.07	72.67	16.78	1.72	658.92	108.16	1255.56	137.75	66.20	6.25
40	UBKGB (CBI)	3.27	0.35	484.50	2.72	13.08	2.21	12.52	9.78	1816.80	8.59	22.47	0.21	990.86	107.95	66.28	13.72	12.38	0.00
	<b>Total RRB</b>	<b>71.76</b>	<b>2.14</b>	<b>1660.40</b>	<b>40.42</b>	<b>42.29</b>	<b>17.25</b>	<b>92.75</b>	<b>75.33</b>	<b>8951.52</b>	<b>134.96</b>	<b>79.36</b>	<b>13.57</b>	<b>2396.05</b>	<b>325.73</b>	<b>3325.88</b>	<b>277.06</b>	<b>85.68</b>	<b>7.69</b>
41	WB State Co-Op Bank Ltd.	119.34	0.00	1064.11	166.91	2.78	1.06	17.37	7.25	0.00	0.00	0.00	0.00	5483.13	542.53	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	198.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total Co-Optv</b>	<b>119.34</b>	<b>0.00</b>	<b>1262.78</b>	<b>166.91</b>	<b>2.78</b>	<b>1.06</b>	<b>17.37</b>	<b>7.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5483.13</b>	<b>542.53</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>5602.30</b>	<b>104.77</b>	<b>113679.25</b>	<b>1601.65</b>	<b>593.65</b>	<b>152.86</b>	<b>378.15</b>	<b>109.55</b>	<b>20760.77</b>	<b>242.18</b>	<b>820.37</b>	<b>34.56</b>	<b>21107.68</b>	<b>2542.05</b>	<b>18911.49</b>	<b>1936.00</b>	<b>1669.62</b>	<b>195.56</b>

## Sector wise Recovery performance as on 31.12.2024

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	53.74	48.45	90.16	55.38	46.43	83.84	0.46	0.43	93.48	109.58	95.31	86.98	160.68	149.24	92.88	270.26	244.55	90.49
2	Bank of India	393.54	82.06	20.85	1045.41	192.21	18.39	90.52	18.03	19.92	1529.47	292.30	19.11	1981.85	445.62	22.49	3511.32	737.92	21.02
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	204.82	4.40	2.15	1176.50	13.49	1.15	12.53	0.19	1.52	1393.85	18.08	1.30	108.38	2.58	2.38	1502.23	20.66	1.38
5	Central Bank of India	246.26	15.83	6.43	623.37	42.75	6.86	160.42	5.36	3.34	1030.05	63.94	6.21	2427.39	22.51	0.93	3457.44	86.45	2.50
6	Indian Bank	226.59	28.87	12.74	896.21	25.74	2.87	123.99	5.54	4.46	1246.79	60.14	4.82	111.72	3.85	3.44	1358.51	63.99	4.71
7	Indian Overseas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
8	Punjab & Sind Bank	6.82	0.04	0.59	221.23	9.24	4.18	11.91	4.02	33.75	239.96	13.30	5.54	302.41	2.23	0.74	542.37	15.53	2.86
9	Punjab National Bank	447.39	305.76	68.34	637.61	358.69	56.26	46.92	14.32	30.52	1131.92	678.77	59.97	1320.16	99.86	7.56	2452.08	778.63	31.75
10	State Bank of India	496.57	46.89	9.44	526.47	225.10	42.76	203.83	177.21	86.94	1226.87	449.20	36.61	387.19	126.07	32.56	1614.06	575.27	35.64
11	UCO Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
12	Union Bank of India	264.00	13.00	4.92	1084.90	15.00	1.38	38.38	14.00	36.48	1387.28	42.00	3.03	4182.17	49.00	1.17	5569.45	91.00	1.63
<b>Total PSU</b>		<b>2339.73</b>	<b>545.30</b>	<b>23.31</b>	<b>6267.08</b>	<b>928.65</b>	<b>14.82</b>	<b>688.96</b>	<b>239.10</b>	<b>34.70</b>	<b>9295.77</b>	<b>1713.04</b>	<b>18.43</b>	<b>10981.95</b>	<b>900.96</b>	<b>8.20</b>	<b>20277.72</b>	<b>2614.00</b>	<b>12.89</b>
13	Axis Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	Federal Bank	12.38	0.67	5.41	14.44	12.99	89.96	8.30	7.22	86.99	35.12	20.88	59.45	0.00	0.00	#DIV/0!	35.12	20.88	59.45
19	HDFC Bank	275.58	261.10	94.74	615.13	594.43	96.64	156.00	139.96	89.72	1046.71	995.49	95.11	1386.27	1327.72	95.78	2432.98	2323.21	95.49
20	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	IDBI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	IDFC First Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Indusind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Karnataka Bank Ltd.	23.51	4.22	17.95	77.48	12.56	16.21	3.83	0.26	6.79	104.82	17.04	16.26	130.39	26.60	20.40	235.21	43.64	18.55
25	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	3.38	1.12	33.28	0.00	0.00	#DIV/0!	0.33	0.14	41.59	3.70	1.26	34.01	0.04	0.01	35.16	3.74	1.27	34.02
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.07	0.00	0.00	3.07	0.00	0.00
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
<b>Total PVT</b>		<b>314.85</b>	<b>267.11</b>	<b>84.84</b>	<b>707.05</b>	<b>619.98</b>	<b>87.69</b>	<b>168.46</b>	<b>147.57</b>	<b>87.60</b>	<b>1190.36</b>	<b>1034.67</b>	<b>86.92</b>	<b>1519.77</b>	<b>1354.34</b>	<b>89.11</b>	<b>2710.12</b>	<b>2389.00</b>	<b>88.15</b>
33	Au Small finance Bank	3.56	1.75	49.16	0.00	0.00	#DIV/0!	0.49	0.01	2.50	4.05	1.76	43.51	0.65	0.63	96.78	4.70	2.39	50.91
34	ESAF SF Bank	36.40	34.97	96.09	7.38	7.15	96.83	17.00	16.96	99.80	60.77	59.08	97.22	4.57	4.53	99.19	65.34	63.61	97.35
35	Jana Small Finance Bank	1.71	1.64	95.91	4.63	4.37	94.38	1.50	1.49	99.33	7.84	7.50	95.66	0.59	0.52	88.14	8.43	8.02	95.14
36	Ujivan Small Finance Bank	11.36	4.72	41.55	8.33	3.55	42.62	14.85	6.27	42.22	34.54	14.54	42.10	5.15	4.33	84.08	39.69	18.87	47.54
37	Utkarsh Small Finance Bank	4.98	4.70	94.38	3.04	2.75	90.46	12.20	11.76	96.39	20.22	19.21	95.00	0.04	0.03	0.35	20.26	19.24	94.97
<b>Total Small Finance</b>		<b>58.00</b>	<b>47.78</b>	<b>82.38</b>	<b>23.38</b>	<b>17.82</b>	<b>76.20</b>	<b>46.04</b>	<b>36.49</b>	<b>79.27</b>	<b>127.42</b>	<b>102.09</b>	<b>80.12</b>	<b>11.00</b>	<b>10.04</b>	<b>91.29</b>	<b>138.42</b>	<b>112.14</b>	<b>81.01</b>
38	BGVB (PNB)	53.90	7.09	13.16	377.84	49.25	13.03	59.44	55.44	93.28	491.17	111.78	22.76	325.29	222.08	68.27	816.47	333.86	40.89
39	PBGB (UCO)	440.68	336.49	76.36	321.89	225.48	70.05	140.26	119.12	84.93	902.83	681.09	75.44	102.11	75.16	73.61	1004.94	756.25	75.25
40	UBKGB (CBI)	466.26	284.71	61.06	54.38	31.82	58.51	26.57	21.89	82.39	547.21	338.42	61.84	31.32	27.05	86.37	578.53	365.47	63.17
<b>Total RRB</b>		<b>960.84</b>	<b>628.29</b>	<b>65.39</b>	<b>754.11</b>	<b>306.55</b>	<b>40.65</b>	<b>226.27</b>	<b>196.45</b>	<b>86.82</b>	<b>1941.21</b>	<b>1131.29</b>	<b>58.28</b>	<b>458.72</b>	<b>324.29</b>	<b>70.70</b>	<b>2399.94</b>	<b>1455.58</b>	<b>60.65</b>
41	WB State Co-Op Bank Ltd.	4536.98	4007.84	66.30	266.54	206.43	67.69	524.86	483.58	73.08	5328.38	4697.85	88.17	837.32	722.58	74.39	6165.70	5420.43	87.91
42	WBSCARD Bank Ltd.	626.69	97.26	15.52	128.21	11.10	8.66	141.42	14.23	10.06	896.32	122.59	13.68	0.00	0.00	#DIV/0!	896.32	122.59	13.68
<b>Total Co-Optv</b>		<b>5163.67</b>	<b>4105.10</b>	<b>79.50</b>	<b>394.75</b>	<b>217.53</b>	<b>55.11</b>	<b>666.28</b>	<b>497.81</b>	<b>74.71</b>	<b>6224.70</b>	<b>4820.44</b>	<b>77.44</b>	<b>837.32</b>	<b>722.58</b>	<b>86.30</b>	<b>7062.02</b>	<b>5543.02</b>	<b>78.49</b>
<b>Grand Total</b>		<b>8837.09</b>	<b>5593.59</b>	<b>63.30</b>	<b>8146.36</b>	<b>2090.52</b>	<b>25.66</b>	<b>1796.00</b>	<b>1117.42</b>	<b>62.22</b>	<b>18779.46</b>	<b>8801.53</b>	<b>46.87</b>	<b>13808.76</b>	<b>3312.21</b>	<b>23.99</b>	<b>32588.22</b>	<b>12113.74</b>	<b>37.17</b>

**STATUS OF PDR CASES AS ON 31.12.2024:**

As on 31.12.2024 there are 7,169 no. of PDR cases pending amounting Rs.397.41 Crore and the Certificate Officers may be advised to dispose of the cases at the earliest.

<b>Disposal of Certificate Cases (PDR Act ) as on 31.12.2024</b>									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2024		Cases filed from 01.04.2024 to 31.12.2024		Cases Settled from 01.04.2024 to 31.12.2024		Pending cases as on 31.12.2024	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	66	72.48	66	72.48	0	0.00	66	72.48
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	762	4.89	11	0.13	1	0.02	772	5.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	867	28.88
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
<b>Total PSU</b>		<b>4044</b>	<b>228.86</b>	<b>692</b>	<b>95.04</b>	<b>1</b>	<b>0.02</b>	<b>4735</b>	<b>323.88</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	302	4.28	0	0.00	0	0.00	302	4.28
39	PBGB (UCO)	1468	24.90	82	2.38	1	0.02	1549	27.26
40	UBKGB (CBI)	71	0.70	208	5.64	0	0.00	279	6.34
<b>Total RRB</b>		<b>1841</b>	<b>29.88</b>	<b>290</b>	<b>8.02</b>	<b>1</b>	<b>0.02</b>	<b>2130</b>	<b>37.88</b>
41	WB State Co-Op Bank Ltd.	306	35.74	0	0.00	2	0.09	304	35.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>306</b>	<b>35.74</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>0.09</b>	<b>304</b>	<b>35.65</b>
<b>Grand Total</b>		<b>6191</b>	<b>294.48</b>	<b>982</b>	<b>103.06</b>	<b>4</b>	<b>0.13</b>	<b>7169</b>	<b>397.41</b>

## **Recovery under SARFAESI Act, 2002**

During 146<sup>th</sup> SLBC meeting and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. Authorities are requested to kindly look into the matter and assist the banks in the recovery process accordingly.

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 3,901 loan accounts as reported by member banks as on December, 2024. The district wise details are as given hereunder.

<b>DM Permission pending under SARFAESI Act, 2002 as on 31.12.2024</b>										
(Amt in Crore)										
District Name	Pending below 60 days		Pending above 60 days		Pending from 6 month to 1 year		Pending above 1 year		Total pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
24 Pgs. (N)	89	65.48	94	39.01	127	44.33	298	175.94	608	324.76
24 Pgs. (S)	91	37.40	62	79.57	95	25.52	224	116.03	472	258.51
Alipurduar	4	1.05	2	0.05	4	40.21	2	0.11	12	41.42
Bankura	7	0.51	3	11.43	9	9.26	24	3.85	43	25.05
Birbhum	8	1.09	26	3.55	53	5.97	50	7.31	137	17.92
Coochbehar	0	0.00	15	1.94	46	7.81	12	19.42	73	29.17
Dakshin Dinajpur	0	0.00	18	1.62	9	0.47	37	4.83	64	6.92
Darjeeling	6	1.76	23	37.15	27	36.04	28	7.62	84	82.58
Hooghly	34	10.09	71	20.68	84	29.26	139	49.20	328	109.23
Howrah	40	8.60	47	10.94	88	30.05	145	86.25	320	135.85
Jalpaiguri	9	1.80	18	6.44	24	9.78	15	5.77	66	23.79
Jhargram	3	0.34	7	0.86	6	0.87	11	2.35	27	4.43
Kalimpong	2	0.47	0	0.00	0	0.00	3	0.67	5	1.14
Kolkata	29	11.06	26	5.67	155	91.84	90	84.40	300	192.97
Malda	18	3.25	10	1.02	23	16.69	52	28.11	103	49.07
Murshidabad	17	3.28	26	10.74	30	24.99	64	9.31	137	48.32
Nadia	32	4.48	27	5.42	44	28.82	75	12.53	178	51.25
Paschim Burdwan	21	14.79	12	45.95	36	54.28	65	40.55	134	155.58
Paschim Medinipur	5	2.18	23	3.51	62	37.62	82	15.90	172	59.21
Purba burdwan	40	15.93	62	27.24	58	20.08	211	41.89	371	105.14
Purba Medinipur	10	2.45	30	4.22	35	7.86	109	163.21	184	177.74
Purulia	0	0.00	5	0.46	5	2.98	20	9.54	30	12.98
Uttar Dinajpur	0	0.00	5	0.72	8	1.82	40	9.51	53	12.05
<b>Grand Total</b>	<b>465</b>	<b>186.02</b>	<b>612</b>	<b>318.18</b>	<b>1028</b>	<b>526.55</b>	<b>1796</b>	<b>894.31</b>	<b>3901</b>	<b>1925.05</b>

## **AGENDA – 14**

### **Expanding & Deepening of Payments Ecosystem (Incl. Payment Banks etc.):**

During the meeting of RBI Governor with CEOs of PSBs, the importance of expanding the digital payments ecosystem in line with the recommendations of the Expert Committee on Deepening of Digital Payments and RBI's Payment System Vision Document, 2021 were underlined. It was decided to identify one district in a state to make it 100% digitally enabled within a year through close co-ordination with all the stakeholders. It was also suggested inter alia for convergence of such districts with Transformation of Aspiration Districts program of GOI.

#### **Sub-Committee for Digital Payment:**

RBI has advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments.

#### **Adoption of Digital District & Sub Committee formation by SLBC:**

In terms of RBI directives, SLBC has already formed a Sub-Committee on Digital Payments Ecosystem. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently SLBC has adopted the district of Purba Medinipur and Paschim Bardhaman as Digital District with the objective of making these two Districts 100% digitally enabled within a time span of 12 months. The action plan in this regard was shared with the member banks.

#### **Following are the major action points for the implementation of the program.**

- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Banks/NPCI may utilize system based MIS data for tracing the person/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share details of merchant establishment for UPI / PoS.
- The Schools/Colleges are to be covered under e-collection system for fees payment.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

### **Expanding & Deepening of Digital Payment Ecosystem latest status as on 31.12.2024:**

In terms of RBI directives, SLBC adopted Nadia district as Digital District with the objective of making it 100% digitally enabled. Later on, Howrah district was also adopted in the same procedure. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently, as per RBI directives, SLBC has adopted Paschim Bardhaman and Purba Medinipur districts as Digital District with the objective of making these two Districts 100% digitally enabled.

However, as per RBI letter no FIDD CO LBS No S1684/02.01.014/2023-24 Dated 25th January 2024 the reporting framework has been changed and member banks were assigned to furnish the progress reports under Digital Payment Ecosystem Data for all the districts which were not yet 100% digitally enabled.

As on 31.12.2024, member banks have cumulatively covered 9,17,42,683 number of savings accounts in any one digital channel out of total 9,57,71,934 number of eligible savings accounts, thus achieving 95.79% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 18,40,523 number of accounts in any one digital channel out of total 20,58,125 number of eligible cases, thus achieving 89.43% overall digital coverage in the districts of West Bengal.

All member banks operating in West Bengal are requested to exert their best effort in order to make all the districts fully digitized within **March Quarter 2024**, as the stipulated time frame of RBI for the same was **September 2024**, which is already over.

**Performance of Digital Coverage of all the districts as on 31.12.2024:**

<b>Expanding and Deepening Digital Payment Ecosystem Progress Data as on 31.12.2024</b>						
<b>Name of District</b>	<b>No of eligible operative SB A/C</b>	<b>No of operative SB A/C covered with at least one digital mode</b>	<b>% Achievement</b>	<b>No of eligible operative CA A/C</b>	<b>No of operative CA A/C covered with at least one digital mode</b>	<b>% Achievement</b>
Alipurduar	23,89,143	22,07,404	92.39	30,288	28,621	94.50
Bankura	38,83,488	38,17,493	98.30	40,876	37,055	90.65
Birbhum	40,78,042	38,88,186	95.34	62,589	57,809	92.36
Coochbehar	38,33,958	35,63,362	92.94	41,961	38,956	92.84
Dakshin Dinajpur	20,12,093	19,18,253	95.34	25,119	23,107	91.99
Darjeeling	19,29,715	18,22,193	94.43	68,470	63,489	92.73
Hooghly	68,09,628	66,30,554	97.37	1,34,378	1,21,116	90.13
Jalpaiguri	29,25,240	26,87,090	91.86	46,746	43,160	92.33
Jhargram	10,49,013	10,06,671	95.96	15,007	12,845	85.59
Kalimpong	3,20,519	2,38,425	74.39	5,217	4,020	77.06
Kolkata	91,56,918	89,58,702	97.84	5,09,302	4,38,136	86.03
Malda	45,82,273	45,28,558	98.83	72,733	65,721	90.36
Murshidabad	71,65,455	70,66,019	98.61	1,00,486	93,732	93.28
Paschim Burdwan	34,64,487	30,27,992	87.40	1,39,613	1,22,762	87.93
Paschim Medinipur	54,47,390	53,31,964	97.88	87,998	79,705	90.58
Purba Burdwan	48,72,570	47,16,478	96.80	91,367	82,542	90.34
Purba Medinipur	48,87,825	38,78,433	79.35	1,24,845	1,04,024	83.32
Purulia	30,14,708	29,67,002	98.42	29,897	26,049	87.13
Uttar Dinajpur	33,32,596	32,45,808	97.40	48,796	45,370	92.98
24 Pgs. (N)	1,13,82,748	1,11,87,402	98.28	2,48,921	2,28,007	91.60
24 Pgs. (S)	92,34,125	90,54,694	98.06	1,33,516	1,24,297	93.10
<b>Grand Total</b>	<b>9,57,71,934</b>	<b>9,17,42,683</b>	<b>95.79</b>	<b>20,58,125</b>	<b>18,40,523</b>	<b>89.43</b>

## **Payment Banks operations:**

### **Indian Post Payment Bank, Airtel Payment Bank and Fino Payment Bank:**

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank, Airtel Payment Bank and Fino Payment Bank, the 3 major Payment Banks operating in SLBC forum. It is expected that with their vast network of Access Points and outreach in rural areas in particular they will provide necessary impetus to the financial inclusion through their last mile outreach capacity.

IPPB has an extensive network of 25 branches with 8,537 banking access points of Post Offices located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through these outlets.

Airtel Payment Bank under its business model has 59,075 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 37,707 Bank Mitras.

IPPB is providing accessible and affordable banking solutions through their technology driven system which inter-alia provides following products.

- On Real time online banking through CBS.
- Mobile Banking.
- Integration with DBT, PFMS, NACH, Bharat Bill payment System, UPI etc.
- It also provides IMPS, NEFT, RTGS facilities.
- Provision for mobile & DTH recharge and utility bill payment is available.
- In addition to the above facility & products, Airtel Payment Bank is also providing Cash Management Services to different utility/service providers.

### **Basic Data of Payment Banks (Cumulative Outstanding) as on 31.12.2024:**

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	December, 2023	26,14,011	179.21	8,136	0.77
IPPB	December, 2024	29,32,804	303.73	9,191	0.60
Airtel Payment Bank	December, 2023	42,38,020	185.87	37	0.01
Airtel Payment Bank	December, 2024	51,89,749	307.59	0	0.00
Fino Payment Bank	December, 2023	1,06,337	3.61	1,391	0.04
Fino Payment Bank	December, 2024	1,65,988	8.05	9,504	0.92

### **DBT Transactions and Bills & Utility Payment:**

(Amount in Crore)

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	December, 2024	64,59,703	672.92	20,05,141	50.37
Airtel Payment Bank	December, 2024	2,70,581	40.86	0	0
Fino Payment Bank	December, 2024	5,41,454	211.07	54,276	2.15

## AGENDA – 15

### Progress made under Financial Inclusion

Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country.

The theme selected for current year FLW is “Go Digital, Go Secure” which has been observed from February 14-18, 2022. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) Convenience of digital transactions
- b) Security of digital transactions and
- c) Protection of customers

Financial literacy camps conducted by Financial literacy centres is mentioned below: -

During the quarter	Special Camps		Target Specific Camps		Total Camps	
	No of Camps	No of Participants	No of Camps	No of Participants	No of Camps	No of Participants
31.12.2023	214	9,713	689	22,347	903	32,060
31.03.2024	177	7,987	787	25,713	964	33,700
31.12.2024	1,553	78,031	2,283	92,840	3,427	1,70,871

Financial literacy camps conducted by Rural Branches is mentioned below: -

During the quarter	Dec-23	Mar-24	Dec-24
<b>Total Camps</b>	<b>7,211</b>	<b>7,872</b>	<b>9,583</b>

**District wise progress of FLC during December,2024 quarter of FY 2024-25 is given hereunder.**

District wise camp conducted by FLCs and rural branches during the December, 2024 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	7	215	15	20	578	323	969	814
2	24 Pgs (S)	1	6	11	290	15	0	0	304	912	654
3	Alipurduar	0	0	0	0	0	0	0	51	153	160
4	Bankura	1	6	6	234	15	612	13335	168	504	612
5	Birbhum	1	6	12	364	15	21	713	212	636	688
6	Coochbehar	2	12	75	2449	30	167	6513	136	408	203
7	Darjeeling	2	12	6	176	30	6	176	77	231	220
8	Dakshin Dinajpur	2	12	0	0	30	232	12229	78	234	232
9	Hooghly	1	6	621	23805	15	0	0	237	711	950
10	Howrah	2	12	3	162	30	40	1569	115	345	40
11	Jalpaiguri	1	6	19	371	15	15	291	79	237	242
12	Jhargram	1	6	191	4912	15	191	4912	83	249	191
13	Kalimpong	1	6	4	217	15	0	0	12	36	39
14	Kolkata	1	6	21	335	15	7	157	7	21	21
15	Malda	2	12	519	42286	30	0	0	151	453	444
16	Murshidabad	2	12	8	299	30	16	584	339	1017	1043
17	Nadia	1	6	7	330	15	7	330	194	582	590
18	Paschim Bardhaman	1	6	0	0	15	166	14548	102	306	178
19	Paschim Medinipur	1	6	6	189	15	6	189	250	750	382
20	Purba Bardhaman	1	6	15	631	15	54	3624	327	981	1147
21	Purba Medinipur	2	12	7	424	30	57	10670	252	756	67
22	Purulia	1	6	15	342	15	396	10617	129	387	396
23	Uttar Dinajpur	1	6	0	0	15	270	11805	104	312	270
<b>Total</b>		<b>29</b>	<b>174</b>	<b>1553</b>	<b>78031</b>	<b>435</b>	<b>2283</b>	<b>92840</b>	<b>3730</b>	<b>11190</b>	<b>9583</b>

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, responsible lending practices, etc. As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion of Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

### **Financial Literacy camp in Animal Husbandry intensive area:**

As per Financial Literacy policy of Reserve Bank of India, financial literacy Centres have been setup in districts for literacy of different types of groups i.e. Farmers, SHGs, Micro and small entrepreneurs, Senior citizens, School children, rural areas etc.

Evaluation of Financial Literacy amongst farmers is scanty in the literature in developed nations and especially in the context of emerging economies, like India. Financial Literacy can empower the farmers to arrive at the true cost of production and thereby determining the correct selling price and profit, adopting appropriate crop insurance products, exploiting the available marketing opportunities, access to formal credit, efficiently managing the finances and solving the problems.

It has been decided in the SLBC forum that Financial Literacy Camp is to be organized in Animal Husbandry intensive area to bring the farmers engaged in animal husbandry to make them aware of the above mentioned opportunities and access to formal credit as well as building efficiency in managing their activity.

### **Financial Inclusion Fund (FIF): -**

Government of India has created Financial Inclusion Fund (FIF) in NABARD during 2015-16 by merging the FIF and Financial Inclusion Technology Fund (FITF) for better synergy in fulfilling the objective of Financial Inclusion. The Reserve Bank of India has finalised the new scope of activities and guidelines for utilisation of FIF in consultation with GOI.

The objectives of FIF is to support "development and promotional activities" including creating of FI infrastructure across the country, capacity building of stakeholders, creation of awareness to address demand side issues, enhanced investment in Green information and Communication Technology (ICT) solution, research and transfer of technology, increased technological absorption capacity of financial service providers/users with a view to securing greater financial inclusion. The fund shall not be utilized for normal business /banking activities.

Schemes/activities eligible for grant support under FIF: -

- (i) Financial Literacy awareness programmes through branches, FLCs, demonstration by Van for financial literacy and reimbursement of examination fee of BCs/BFs who pass the certification exam of IIBF.
- (ii) Adoption of Banking Technology: - Micro ATM, Pos/mPos, On boarding Bhim UPI, VSAT, Solar power unit/UPS deployment.
- (iii) Other requirement

The banks may invariably seek prior approval from NABARD for being eligible to seek admissible grant assistance from FIF in respect of identified schemes/activities after implementation.

### **Social Security Schemes (Including PMJDY, PMSBY, PMJJBY & APY etc.)**

In order to move towards creating a universal social security system for all Indians, specially the poor and the under-privileged, three ambitious Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were announced by the Government of India in the Budget for 2015-16. The Schemes was launched on 9<sup>th</sup> May, 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojna (b) Pradhan Mantri Jeevan Jyoti Yojana and (c) Atal Pension Yojana.

### **Saturation drive for Jan Suraksha Schemes: -**

Department of Financial Services (DFS), Gol has started saturation drive for Jan suraksha schemes to connect every entitled person with Government's insurance and pension schemes. SLBC organised special meeting on saturation drive for Jan Suraksha schemes held on 01.10.2021 and prepared road maps for 100 % achievement in PMJSS. Department of Financial Services (DFS), Gol has revised timeline from 30.09.2022 to 30.09.2024 vide letter dated-20.04.2022. The timeline for saturation drive in respect of PMJDY accounts remains unchanged.

In view of the above, all member banks are requested to participate wholeheartedly and exert their utmost effort for success of the campaign within the timeline prescribed by DFS. Banks are advised to take the following actions for increasing the coverage and spreading awareness among target beneficiaries under these schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline processes and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.

The sub-committee of SLBC on Financial Inclusion will deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY and Pension scheme of APY and actionable plan will be shared among the member banks as well as LDMs for successful implementation of those schemes.

### **Comparison of PMJDY Accounts as on 31.12.2024 (Cumulative Outstanding) with last financial year:**

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.12.2023	5,00,51,865	20,904.08	32,11,655
31.03.2024	5,09,50,149	22,297.72	31,44,377
<b>31.12.2024</b>	<b>5,31,22,468</b>	<b>24,666.19</b>	<b>33,37,756</b>

As on	No. of Rupay card Issued	Aadhaar Seeding
31.12.2023	3,15,41,031	4,23,60,931
31.03.2024	3,21,05,784	4,32,58,286
<b>31.12.2024</b>	<b>3,37,46,804</b>	<b>4,59,59,361</b>

### **PMSBY, PMJJBY, APY Progress (cumulative):**

As On	Total PMJDY	Total PMJJBY	% Enrolment	Total PMSBY	% Enrolment	Total APY	% Enrolment	Total Soc Sec Sch	% Enrolment
<b>31.12.2023</b>	5,00,51,865	94,33,909	18.85	2,62,25,485	52.40	45,43,955	9.08	4,02,03,349	80.32
<b>31.03.2024</b>	5,09,50,149	1,03,80,182	20.37	2,80,14,252	54.98	48,85,166	9.59	4,32,79,600	84.94
<b>31.12.2024</b>	5,31,22,468	1,21,21,472	22.82	3,22,00,193	60.62	55,72,040	10.49	4,98,93,705	93.92

Bank wise cumulative Enrolment Position under PMJDY as on 31.12.2024									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	7498	61838	33209	36127	69336	29.95	15004	57726	45061
Bank of Baroda	2288816	1285104	1515007	2058913	3573920	1562.94	97672	3464988	3459834
Bank of India	1559096	349722	790907	1117911	1908818	913.39	110574	1721629	1816080
Bank of Maharashtra	21553	68306	41081	48778	89859	28.67	12507	75271	86925
Canara Bank	831601	207591	431760	607432	1039192	515.11	87620	566083	908085
Central Bank of India	1356336	125973	591960	890349	1482309	599.89	80351	940243	1352666
City Union Bank Ltd	0	83	58	25	83	0.04	5	78	51
Federal Bank Ltd	2643	4220	4306	2557	6863	2.81	1611	1063	4949
HDFC Bank Ltd	8766	182691	27004	164453	191457	35.73	50925	191445	74813
ICICI Bank Ltd	25895	13203	18902	20196	39098	6.88	24527	39098	32547
IDBI Bank Ltd.	10211	77063	38759	48515	87274	24.35	28119	24984	62119
Indian Bank	3341111	645368	1641610	2344869	3986479	2135.94	204482	1789453	3226062
Indian Overseas Bank	197287	235031	193663	238655	432318	165.48	10048	410727	403845
IndusInd Bank Ltd	204	9803	6849	3158	10007	2.16	716	2074	8045
Jammu & Kashmir Bank Ltd	0	176	107	69	176	0.07	13	176	127
Karur Vysya Bank	521	862	703	680	1383	0.34	108	1371	1110
Kotak Mahindra Bank Ltd	2487	17641	12492	7636	20128	1.63	13482	5905	19549
Punjab & Sind Bank	6486	26713	14536	18663	33199	7.04	1481	21526	30192
Punjab National Bank	9752726	1044612	4614161	6183177	10797338	4631.03	1167826	6107152	9744947
South Indian Bank Ltd	30	695	404	321	725	0.31	205	509	652
State Bank of India	10515156	7764016	8262764	10016408	18279172	10258.63	295414	16147352	15203800
UCO Bank	1380148	649275	798730	1230693	2029423	759.91	113570	637751	1921141
Union Bank of India	1009142	342821	587615	764348	1351963	451.83	196151	466638	1268851
Yes Bank Ltd	11275	20975	11294	20956	32250	1.43	19565	32250	30693
BGVB	5535149	255849	2425486	3365512	5790998	1648.22	738089	579693	4639527
PBGB	1153976	171518	462922	862572	1325494	632.31	14735	36349	1137317
UBKGB	381136	162070	222335	320871	543206	250.10	52956	425270	480373
<b>Grand Total</b>	<b>39399249</b>	<b>13723219</b>	<b>22748624</b>	<b>30373844</b>	<b>53122468</b>	<b>24666.19</b>	<b>3337756</b>	<b>33746804</b>	<b>45959361</b>

District wise cumulative Enrolment Position under PMJDY as on 31.12.2024									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	2792432	1928525	2000056	2720901	4720957	2363.54	261601	3232323	4113298
24 Paraganas South	4539653	810788	2305116	3045325	5350441	2491.43	387766	3363394	4621474
Alipurduar	403250	212508	265007	350751	615758	314.92	38247	511655	538121
Bankura	2038378	342865	1064010	1317233	2381243	1391.50	143078	1357912	2047269
Birbhum	1961977	475998	1045723	1392252	2437975	1154.61	88767	1436829	2121973
Coochbehar	1252472	480550	766033	966989	1733022	549.04	106656	1328161	1512026
Darjeeling	313795	352403	275243	390955	666198	417.04	43816	524751	582099
Dinajpur Dakshin	1026356	239323	548668	717011	1265679	470.74	83435	741699	1073709
Dinajpur Uttar	2214892	618799	1243432	1590259	2833691	804.57	255394	1484682	2352329
Hooghly	1723044	797263	1026296	1494011	2520307	1415.33	109211	1586914	2248328
Howrah	1417525	741117	894065	1264577	2158642	1122.39	77662	1435411	1910786
Jalpaiguri	1081543	539086	690925	929704	1620629	725.41	109097	1172400	1431516
Jhargram	460168	33987	221135	273020	494155	303.48	26615	265170	404908
Kalimpong	19871	12594	14535	17930	32465	22.95	1592	28107	27010
Kolkata	8114	998101	445847	560368	1006215	438.69	107060	771436	829003
Maldah	3078594	475270	1529222	2024642	3553864	1298.42	312746	1938820	3126272
Medinipur East	2466078	235761	1188999	1512840	2701839	1543.44	139019	1647418	2340312
Medinipur West	2275531	506519	1173910	1608140	2782050	1585.08	139254	1656826	2420883
Murshidabad	3644415	1257198	2155019	2746594	4901613	1741.55	356806	3353394	4253426
Nadia	2218660	1073592	1414988	1877264	3292252	1456.57	231775	2131455	2774851
Paschim Bardhaman	881499	672918	539181	1015236	1554417	620.61	76827	791095	1328645
Purba Bardhaman	1780405	555501	953210	1382696	2335906	1125.03	81966	1715420	2028074
Purulia	1800597	362553	988004	1175146	2163150	1309.87	159366	1271532	1873049
<b>Grand Total</b>	<b>39399249</b>	<b>13723219</b>	<b>22748624</b>	<b>30373844</b>	<b>53122468</b>	<b>24666.19</b>	<b>3337756</b>	<b>33746804</b>	<b>45959361</b>

**Bank wise cumulative enrolment position under social security schemes as on 31.12.2024 (as per PMJDY Portal)**

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	35,73,920	3,56,160	17,91,073	2,03,348	23,50,581
2	Bank of India	19,08,818	6,67,220	18,80,470	3,21,100	28,68,790
3	Bank of Maharashtra	89,859	23,606	76,268	15,675	1,15,549
4	Canara Bank	10,39,192	2,64,710	9,31,152	1,74,296	13,70,158
5	Central Bank of India	14,82,309	3,11,114	9,50,736	2,61,680	15,23,530
6	Indian Bank	39,86,479	7,46,979	17,35,542	5,87,388	30,69,909
7	Indian Overseas Bank	4,32,318	1,33,573	3,50,099	97,467	5,81,139
8	Punjab & Sind Bank	33,199	11,891	56,736	12,076	80,703
9	Punjab National Bank	1,07,97,338	8,22,750	43,84,816	7,75,192	59,82,758
10	State Bank of India	1,82,79,172	73,20,426	1,59,52,565	20,68,028	2,53,41,019
11	UCO Bank	20,29,423	2,38,379	7,18,515	1,33,528	10,90,422
12	Union Bank of India	13,51,963	1,76,147	8,29,806	1,88,842	11,94,795
<b>PSU Banks</b>		<b>4,50,03,990</b>	<b>1,10,72,955</b>	<b>2,96,57,778</b>	<b>48,38,620</b>	<b>4,55,69,353</b>
13	AU SF Bank	-	-	-	430	430
14	Axis Bank Ltd	69,336	11,398	40,330	72,945	1,24,673
15	Bandhan Bank	-	-	-	27,611	27,611
16	Catholic Syrian Bank Ltd.	-	-	-	34	34
17	City Union Bank Ltd	83	158	399	58	615
18	Dhanlaxmi Bank Ltd.	-	-	-	257	257
19	ESAF SF Bank	-	-	-	1,005	1,005
20	Federal Bank Ltd	6,863	2,016	4,997	1,090	8,103
21	HDFC Bank Ltd	1,91,457	40,897	1,43,288	41,802	2,25,987
22	ICICI Bank Ltd	39,098	16,236	70,821	4,754	91,811
23	IDBI Bank Ltd.	87,274	38,307	1,27,368	53,112	2,18,787
24	IDFC Bank Ltd.	-	491	1,724	2	2,217
25	Indusind Bank Ltd	10,007	761	9,061	798	10,620
26	Jammu & Kashmir Bank Ltd	176	33	66	19	118
27	Jana Small Finance Bank	-	-	-	-	-
28	Karnataka Bank Ltd.	-	-	-	3,558	3,558
29	Karur Vysya Bank Ltd	1,383	1,639	2,599	479	4,717
30	Kotak Mahindra Bank Ltd	20,128	5,038	8,260	5,655	18,953
31	Lakshmi Vilas Bank Ltd	-	-	-	45	45
32	Ratnakar Bank Ltd	-	94	126	30	250
33	Standard Chartered Bank	-	-	-	1	1
34	South Indian Bank Ltd	725	1,510	4,869	1,926	8,305
35	Tamilnad Mercantile Bank Ltd	-	284	1,033	801	2,118
36	Ujivan Small Finance Bank	-	-	-	1,600	1,600
37	Utkarsh Small Finance Bank	-	-	-	155	155
38	Yes Bank Ltd	32,250	261	800	35	1,096
<b>PVT Banks</b>		<b>4,58,780</b>	<b>1,19,123</b>	<b>4,15,741</b>	<b>2,18,202</b>	<b>7,53,066</b>
39	BGVV (PNB)	57,90,998	4,08,198	11,48,105	2,86,458	18,42,761
40	PBGB (UCO)	13,25,494	3,04,417	5,02,642	1,19,488	9,26,547
41	UBKGB (CBI)	5,43,206	2,16,779	4,75,927	1,09,031	8,01,737
<b>RRBs</b>		<b>76,59,698</b>	<b>9,29,394</b>	<b>21,26,674</b>	<b>5,14,977</b>	<b>35,71,045</b>
42	TAMLUK-GHATAL CENTRAL CO-OPERATIVE BANK LTD	-	-	-	-	-
43	DCB BANK LIMITED	-	-	-	-	-
44	THE JALPAIGURI CENTRAL COOPERATIVE BANK LTD	-	-	-	-	-
45	THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.	-	-	-	-	-
46	MUGBERIA CENTRAL COOPERATIVE BANK LTD	-	-	-	-	-
47	THE BURDWAN CENTRAL CO-OPERATIVE BANK LTD	-	-	-	241	241
48	WBSCARD Bank Ltd.	-	-	-	-	-
<b>Co-Op Banks</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>241</b>	<b>241</b>
<b>Grand Total</b>		<b>5,31,22,468</b>	<b>1,21,21,472</b>	<b>3,22,00,193</b>	<b>55,72,040</b>	<b>4,98,93,705</b>

**District wise cumulative enrolment position uner Social Security Schemes as on 31.12.2024 (as per PMJDY Portal)**

Sr. No.	District Name	Total No. PMJDY Ac.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	47,20,957	10,77,432	30,39,698	4,90,267	46,07,397
2	24 Paraganas South	53,50,441	8,92,573	26,96,694	4,14,213	40,03,480
3	Alipurduar	6,15,758	2,00,380	4,61,696	68,929	7,31,005
4	Bankura	23,81,243	4,65,830	13,48,482	2,14,336	20,28,648
5	Birbhum	24,37,975	6,95,886	15,54,336	2,60,368	25,10,590
6	Coochbehar	17,33,022	4,26,229	10,77,030	2,11,204	17,14,463
7	Darjeeling	6,66,198	3,68,547	7,79,772	1,15,685	12,64,004
8	Dinajpur Dakshin	12,65,679	2,71,212	6,76,355	1,10,394	10,57,961
9	Dinajpur Uttar	28,33,691	3,96,533	10,09,070	1,82,731	15,88,334
10	Hooghly	25,20,307	6,96,649	18,37,743	3,41,632	28,76,024
11	Howrah	21,58,642	5,43,995	14,57,539	2,52,357	22,53,891
12	Jalpaiguri	16,20,629	4,60,561	10,57,786	2,01,562	17,19,909
13	Jhargram	4,94,155	1,28,921	3,55,243	44,590	5,28,754
14	Kalimpong	32,465	22,869	48,859	6,826	78,554
15	Kolkata	10,06,215	5,64,198	19,22,780	2,23,597	27,10,575
16	Maldah	35,53,864	6,15,893	15,37,566	3,16,334	24,69,793
17	Medinipur East	27,01,839	5,94,617	16,76,024	3,99,433	26,70,074
18	Medinipur West	27,82,050	5,67,640	16,02,034	3,04,345	24,74,019
19	Murshidabad	49,01,613	10,56,946	27,80,590	5,29,420	43,66,956
20	Nadia	32,92,252	6,56,779	18,61,125	3,19,487	28,37,391
21	Paschim Bardhaman	15,54,417	4,44,563	12,58,845	74,419	17,77,827
22	Purba Bardhaman	23,35,906	6,14,835	12,08,533	3,34,313	21,57,681
23	Purulia	21,63,150	3,58,384	9,52,393	1,55,598	14,66,375
<b>Grand Total</b>		<b>5,31,22,468</b>	<b>1,21,21,472</b>	<b>3,22,00,193</b>	<b>55,72,040</b>	<b>4,98,93,705</b>

Bank wise Progress under APY as on 31.12.2024								
Sr No.	Bank Name	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2024-25	AAPB Achieved in FY 2024-25	Annual Target Achievement in FY 2024-25	Cumulative APY accounts opened since inception
1	BANK OF BARODA	296	90	26640	16322	55	61%	203348
2	BANK OF INDIA	366	90	32940	37572	103	114%	321100
3	BANK OF MAHARASHTRA	47	90	4230	1546	33	37%	15675
4	CANARA BANK	384	90	34560	10328	27	30%	174296
5	CENTRAL BANK OF INDIA	313	90	28170	28969	93	103%	261680
6	INDIAN BANK	586	90	52740	63052	108	120%	587388
7	INDIAN OVERSEAS BANK	153	90	13770	9132	60	66%	97467
8	PUNJAB AND SIND BANK	40	90	3600	1469	37	41%	12076
9	PUNJAB NATIONAL BANK	1151	90	103590	118828	103	115%	775192
10	STATE BANK OF INDIA	1262	90	113580	257789	204	227%	2068028
11	UCO BANK	398	90	35820	9376	24	26%	133528
12	UNION BANK OF INDIA	275	90	24750	25464	93	103%	188842
	<b>PSU Banks</b>	<b>5271</b>	<b>90</b>	<b>474390</b>	<b>579847</b>	<b>110</b>	<b>122%</b>	<b>4838620</b>
13	AU SMALL FINANCE BANK LIMITED	6	65	390	129	22	33%	430
14	AXIS BANK LTD	316	70	22120	606	2	3%	72945
15	BANDHAN BANK LIMITED	484	35	16940	9489	20	56%	27611
16	THE CATHOLIC SYRIAN BANK LIMITED	3	35	105	3	1	3%	34
17	CITY UNION BANK LTD	2	35	70	9	5	13%	58
18	DCB BANK LIMITED	6	35	210	0	0	0%	0
19	DHANLAXMI BANK LIMITED	3	35	105	16	5	15%	257
20	ESAF SMALL FINANCE BANK LIMITED	13	65	845	519	40	61%	1005
21	THE FEDERAL BANK LTD	32	35	1120	550	17	49%	1090
22	HDFC BANK LTD	305	70	21350	7096	23	33%	41802
23	ICICI BANK LIMITED	198	70	13860	78	0	1%	4754
24	IDBI BANK LTD	99	70	6930	8261	83	119%	53112
25	IDFC FIRST BANK LIMITED	3	35	105	0	0	0%	2
26	INDUSIND BANK LIMITED	34	35	1190	365	11	31%	798
27	THE JAMMU AND KASHMIR BANK LTD	2	35	70	5	3	7%	19
28	KARNATAKA BANK LIMITED	20	35	700	642	32	92%	3558
29	THE KARUR VYSYA BANK LTD	16	35	560	13	1	2%	479
30	KOTAK MAHINDRA BANK	44	35	1540	1987	45	129%	5655
31	THE LAKSHMI VILAS BANK LTD	4	35	140	0	0	0%	45
32	RBL BANK LIMITED	9	35	315	0	0	0%	30
33	STANDARD CHARTERED BANK	17	35	595	0	0	0%	1
34	THE SOUTH INDIAN BANK LTD	21	35	735	548	26	75%	1926
35	TAMILNAD MERCANTILE BANK LTD	1	35	35	36	36	103%	801
36	UJJIVAN SMALL FINANCE BANK LTD	91	65	5915	1195	13	20%	1600
37	UTKARSH SMALL FINANCE BANK LTD	12	65	780	0	0	0%	155
38	YES BANK LIMITED	16	35	560	16	1	3%	35
	<b>PVT Banks</b>	<b>1757</b>	<b>55</b>	<b>97285</b>	<b>31563</b>	<b>18</b>	<b>32%</b>	<b>218202</b>
39	BANGIYA GRAMIN VIKASH BANK	587	90	52830	52439	89	99%	286458
40	PASCHIM BANGA GRAMIN BANK	231	90	20790	8092	35	39%	119488
41	UTTARBANGA KSHETRIYA GRAMIN BANK	143	90	12870	10317	72	80%	109031
	<b>RRBs</b>	<b>961</b>	<b>90</b>	<b>86490</b>	<b>70848</b>	<b>74</b>	<b>82%</b>	<b>514977</b>
42	THE WEST BENGAL STATE CO-OP BANK LTD.	44	20	880	0	0	0%	0
43	THE BURDWAN CENTRAL CO-OP BANK LTD	41	20	820	7	0	1%	241
44	THE JALPAIGURI CENTRAL CO-OP BANK LTD	16	20	320	0	0	0%	0
45	MUGBERIA CENTRAL CO-OP BANK LTD	12	20	240	0	0	0%	0
46	TAMLUK-GHATAL CENTRAL CO-OP BANK LTD	23	20	460	0	0	0%	0
	<b>Co-Op Banks</b>	<b>136</b>	<b>20</b>	<b>2720</b>	<b>7</b>	<b>0</b>	<b>0%</b>	<b>241</b>
	<b>Grand Total</b>	<b>8125</b>	<b>81</b>	<b>660885</b>	<b>682265</b>	<b>84</b>	<b>103%</b>	<b>5572040</b>

District wise Progress under APY as on 31.12.2024								
Sr No.	Name of District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in current FY 2024-25	AAPB Achieved in current FY 2024-25	Annual Target Achievement in current FY 2024-25	Cumulative APY accounts opened since inception
1	24 PARAGANAS NORTH	916	370	74515	58730	64	79%	490267
2	24 PARAGANAS SOUTH	596	370	49005	56689	95	116%	414213
3	ALIPURDUAR	74	390	5580	8695	118	156%	68929
4	BANKURA	255	350	22230	34813	137	157%	214336
5	BIRBHUM	276	350	23440	28571	104	122%	260368
6	COOCHBEHAR	215	390	17150	26231	122	153%	211204
7	DARJEELING	249	390	20070	10818	43	54%	115685
8	DINAJPUR DAKSHIN	109	350	9060	15322	141	169%	110394
9	DINAJPUR UTTAR	155	350	12590	23354	151	185%	182731
10	HOOGLY	493	350	40915	44330	90	108%	341632
11	HOWRAH	422	350	34760	24706	59	71%	252357
12	JALPAIGURI	233	370	18930	23203	100	123%	201562
13	JHARGRAM	62	350	5430	6689	108	123%	44590
14	KALIMPONG	22	285	1865	636	29	34%	6826
15	KOLKATA	1341	280	103445	21339	16	21%	223597
16	MALDAH	224	350	19055	39902	178	209%	316334
17	MEDINIPUR EAST	354	370	28500	47828	135	168%	399433
18	MEDINIPUR WEST	388	370	32380	35712	92	110%	304345
19	MURSHIDABAD	399	350	33765	62377	156	185%	529420
20	NADIA	378	350	30735	40939	108	133%	319487
21	PASCHIM BARDHAMAN	234	280	17785	9544	41	54%	74419
22	PURBA BARDHAMAN	558	370	44975	39842	71	89%	334313
23	PURULIA	172	350	14705	21995	128	150%	155598
<b>Grand Total</b>		<b>8125</b>	<b>81</b>	<b>660885</b>	<b>682265</b>	<b>84</b>	<b>103%</b>	<b>5572040</b>

**Review of status of Financial Education in School: -**

In the 152<sup>nd</sup> SLBC meeting held on 22.06.2021, Higher Education Department, Govt. of West Bengal was requested for necessary inclusion of Financial Education in School in order to improve particularly the financial capability of youth by way of making the aware about basic financial matters and financial transactions. Again we have requested Higher Education Department, GoWB the same vide letter dated 26.07.2021. However, positive outcome from the department is still awaited.

## AGENDA – 16

### Review of functioning of RSETIs & setting up of new RSETIs:

As per the guidelines of Ministry of Rural Development (MoRD), Govt of India, each district should have a RSETI. The following 4 new districts i.e. Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman have been formed in the state on 25.06.2014, 04.04.2017, 14.02.2017 & 07.04.2017 respectively where one RSETI is required to be set up in each district. Besides, Central Bank of India have shifted a RSETI from GTA Darjeeling to Siliguri M.P. SLBC is proposing the important issue of setting up 5 (five) RSETIs at the aforesaid 5 (five) districts either by the lead bank or by any other banks, mutually agreed upon in the house.

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines:

Sl.	Sponsoring Bank	RSETI No	District covered
1	Punjab National Bank	7	Bankura, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur
2	Central bank of India	3	Darjeeling, Coochbehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Indian Bank	2	Birbhum, Paschim Medinipur
7	Bank of India	1	North 24 Parganas
8	Canara Bank	1	Murshidabad

In addition to imparting training to rural youths for capacity building and taking up vocational as well as entrepreneurial enterprises through bank linkage and self-employments, RSETIs are also being inducted for extending support to the institutions / organizations under National Skill Development Mission. The focus is on providing hand holding support in accessing institutional credit.

### The position of Settlement and Credit Linkage cases (cumulative) as on 31.12.2024 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.12.2023	6,035	1,59,847	1,17,760	73.67	62.03
31.03.2024	6,163	1,63,508	1,21,165	74.10	62.55
<b>31.12.2024</b>	<b>6,655</b>	<b>1,78,211</b>	<b>1,26,668</b>	<b>71.08</b>	<b>63.89</b>

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation

**Pending issues with RSETIS as on 31.12.2024, as per information collected from sponsoring banks:**

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 31.12.2024					
SI No	Name of the RSETI	Status of Land Allotment	Status of Building Construction	Observations of SDR Regarding Present Position	Observations of WBSRLM Regarding Present Position
1	Indian Bank Birbhum (Bolpur)	Not allotted	NA	Land is identified and recommendation by Dist authorities done.	Proposal sent to State for approval
2	Indian Bank Paschim Midnapore	Allotted	NA	Tender floated, technical bid opened.	Pending at Banks end.
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land. Dist authorities have earmarked 0.6 decimal in the adjacent land and sent proposal to State for approval.	Proposal sent by Dist authorities for 0.50 acre to State for approval on 14.06.2024
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRAC meeting also it was discussed. Alternate land is the only source.	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work started	Work has started and the construction work has stopped.
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and 90% work done but work stopped now	Work has started and 90% of the work done but contractor has stopped the construction work
7	PNB Purba Midnapore	Allotted	NA	Land allotted was too small to construct the own building, hence land has to be surrendered. In a letter dated 21.07.2017, RSETI communicated the District Magistrate about the insufficient land. On 31.05.2022, the Additional Secretary, Govt. of West Bengal in a joint meeting requested ADM(LR) to search one suitable land for the RSETI.	Land allotted. Registration of Long Term Lease was executed in favour of PNB during 2016 but construction was not yet started on the plea that the land is 0.48 decimal, which is not sufficient for construction of RSETI building. Bank has already received funds for construction. The said fund has not been refunded to MoRD. Alternate land is being explored.
8	RUDESETI Berhampore	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in its own building.
9	SBI Malda	Not allotted	NA	Land identified at Adina Block. District Magistrate has sent proposal to Nabanna, State HQ but till date there is no development in this regard.	Proposal is not routed through our office. We are not aware of the present position.
10	SBI Nadia (Haringhata)	Not allotted	NA	Land identified and proposal sent to State HQ, pending for approval.	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
11	UCOB Burdwan	Allotted	NA	Encroachment over the land, request for alternative land sought. District Magistrate has sent the proposal to State HQ for their approval. But till date, there is no response.	The last proposal was sent by the district on 14.09.2021 without endorsing a copy to us. A part of the Govt. fund has already been received by UCO Bank. New land has been identified and sent to state for approval.
12	UCOB Hooghly	Allotted	NA	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities
13	UCOB Howrah	Not allotted	NA	The land that was identified is not suitable for RSETI as such Banks has denied to take possession. Hence DM instructed ADM LR to find an alternate land.	Alternate land has to be identified as the land is not suitable for construction of RSETI.
14	PNB Bankura (Ranbahal)	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
15	PNB Howrah	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
16	PNB Uttar Dinajpur	Allotted	NA	Bank has approached CPWD for construction of RSETI building. MOU executed.	Construction not yet started. Delay at Bank end
17	PNB South 24 Parganas	Own building	PARTIALLY CONSTRUCTED	Bank own building. Rs 50 lakh was received out of which Rs.24 lakh spent for constructing work shed. The contractor BSNL has left the job.	Own building
18	PNB Purulia	Allotted	NA	Dist authorities are suggesting to take over the land on paper as 1 acre but the actual vacant land is only 0.70 acre. Bank has denied to takeover. Dist authorities moved application to state for modification of land to 0.70 acre instead of 1 acre.	As informed by SDR
19	PNB Dakshin Dinajpur (Balurghat)	Allotted	NA	Allotted by the State Government in the name of SBI, to be rectified and be reallocated in favour of PNB by the State Government.	Land allotted. But the name of the Sponsored Bank to whom land will be allotted is mistaken. SBI is written as Sponsored Bank. It would be PNB. We have requested L&LR Department to make necessary rectification.

RSETI wise achievement % under AAP 2024-25 (01.04.2024 to 31.12.2024)								
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2024-25		Achievement		% Achievement	
			No. of Programs	Total to be Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	Birbhum (Bolpur)	Indian Bank	33	1000	23	749	69.70	74.90
2	West Midnapore (Debra)	Indian Bank	33	1000	19	560	57.58	56.00
3	North 24 Parganas	Bank of India	33	1000	28	917	84.85	91.70
4	Coochbehar	Central Bank of India	33	1000	23	730	69.70	73.00
5	Darjeeling	Central Bank of India	33	1000	22	696	66.67	69.60
6	Jalpaiguri	Central Bank of India	33	1000	15	465	45.45	46.50
7	Purba Midnapore	Punjab National Bank	33	1000	30	930	90.91	93.00
8	Berhampore	Canara Bank	33	1000	23	760	69.70	76.00
9	Malda	State Bank of India	33	1000	27	852	81.82	85.20
10	Nadia (Haringhata)	State Bank of India	33	1000	30	799	90.91	79.90
11	Burdwan	UCO Bank	33	1000	26	815	78.79	81.50
12	Hooghly	UCO Bank	33	1000	29	822	87.88	82.20
13	Howrah	UCO Bank	33	1000	28	764	84.85	76.40
14	Bankura (Ranbahal)	Punjab National Bank	33	1000	25	770	75.76	77.00
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	33	1000	26	842	78.79	84.20
16	Howrah	Punjab National Bank	33	1000	25	754	75.76	75.40
17	Purulia	Punjab National Bank	33	1000	29	825	87.88	82.50
18	South 24 Parganas	Punjab National Bank	33	1000	34	827	103.03	82.70
19	Uttar Dinajpur	Punjab National Bank	33	1000	30	845	90.91	84.50
	<b>Total</b>		<b>627</b>	<b>19000</b>	<b>492</b>	<b>14722</b>	<b>78.47</b>	<b>77.48</b>

RSETI wise Cumulative Training, Settlement & Credit Linkage since inception up to 31.12.2024											
Sl. No.	Name of the RSETI	Name of the Sponsor Bank	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
						Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
1	ALHB Birbhum (Bolpur)	Indian Bank	312	9414	6704	6696	8	4709	1987	71%	70%
2	ALHB West Midnapore (Debra)	Indian Bank	284	8719	6544	6293	251	5590	703	75%	89%
3	BOI North 24 Parganas	Bank of India	373	9930	8289	8165	124	5207	2958	83%	64%
4	CBI Coochbehar	Central Bank of India	211	5344	3679	3645	34	2157	1488	69%	59%
5	CBI Darjeeling	Central Bank of India	174	4712	3071	3027	44	1970	1057	65%	65%
6	CBI Jalpaiguri	Central Bank of India	330	7191	5451	5187	264	4184	1003	76%	81%
7	PNB Purba Midnapore	Punjab National Bank	342	9948	7174	7124	50	4509	2615	72%	63%
8	RUDSETI Berhampore	RUDSETI	414	12097	8375	8375	0	4746	3629	69%	57%
9	SBI Malda	State Bank of India	323	9237	6667	6073	594	3703	2370	72%	61%
10	SBI Nadia (Haringhata)	State Bank of India	316	7943	5655	5581	74	2911	2670	71%	52%
11	UCOB Burdwan	UCO Bank	364	9622	6547	6547	0	4146	2401	68%	63%
12	UCOB Hooghly	UCO Bank	381	9837	6829	6829	0	5561	1268	69%	81%
13	UCOB Howrah	UCO Bank	330	9322	6191	6186	5	5951	235	66%	96%
14	UNBI Bankura (Ranbahal)	Punjab National Bank	416	10386	6610	6000	610	3698	2302	64%	62%
15	UNBI Dakshin Dinajpur(Balurghat)	Punjab National Bank	301	8501	5864	5658	206	3610	2048	69%	64%
16	UNBI Howrah	Punjab National Bank	754	19424	15491	14798	693	4862	9936	80%	33%
17	UNBI Purulia	Punjab National Bank	278	7356	4025	4025	0	2443	1582	55%	61%
18	UNBI South 24 Parganas	Punjab National Bank	434	11060	7651	7520	131	5819	1701	69%	77%
19	UNBI Uttar Dinajpur	Punjab National Bank	318	8168	5851	5771	80	3129	2642	72%	54%
	<b>West Bengal Total</b>		<b>6655</b>	<b>178211</b>	<b>126668</b>	<b>123500</b>	<b>3168</b>	<b>78905</b>	<b>44595</b>	<b>71%</b>	<b>64%</b>

## **AGENDA – 17**

### **Progress on Data Management System as per Revamped Lead Bank Scheme:**

In terms of the RBI circular dated 03-07-2019, SLBC has developed the Standardized System for Uniform Data Flow & Management. The portal has been made functional and a link has been provided in the SLBC website for uploading of data by LDMs and member banks. The following points are again reiterated.

#### **Uniform Data Flow & Management System by RBI:**

- In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- Head offices of all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
- Head Offices will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
- State controlling offices will upload the data in the SLBC portal of respective States.
- The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
- The cut-off date for data uploading by banks is 20th of next month from quarter end.

#### **Present Status:**

- SLBC has shared the RBI devised SOP and Input / Output formats & login credentials with the member banks for their information & necessary action.
- SLBC has developed the portal as specified by RBI. The UAT has also been completed.
- A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block Wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.
- A workshop for the member banks had been conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional. The member banks are to submit the data online for the business position from the FY 2021-22 onwards.
- Member banks facing any problem of uploading the data in the portal may escalate the issue to SLBC for necessary guidance.

#### **Important:**

The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updating of ACP targets by LDMs. All the Banks are requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal.

#### **Bank wise progress on Data Management System: -**

Portal has been made live. We request all member banks to upload the reporting files in the said portal from upcoming quarter. Some member banks are under process for on boarding on the portal.

All the member banks have confirmed that they have on- boarded except the following five member banks mentioned below:

PBGB, UBKGB, WB State Co-Op Bank, WBSCARD Bank and Jana Small Finance Bank.

These remaining member banks are requested to exert their best effort for on boarding themselves at the earliest.

**Non-Conventional Renewable Energy as Sustainable Alternative for Affordable Transportation and PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):**

The need to shift to Electric Vehicle of all types emerged around the world and have been accepted with the fact that conventional source of fuel for cars that have been used since the dawn of time are running out and also causing immense pollution in the environment.

With the advancement of technology, the invention of vehicles that runs on renewable energy has opened a new market. The environment friendly electric vehicle market is advancing in India. New car companies are creating innovative new models. Interest in the electric vehicle market is growing rapidly with new pricing models the growth is predicted to get bigger.

The new trend in society has emerged, to enable the complete shift from conventional source of energy to EV run motors. The method of harnessing electricity as the source of fuel isn't a cheap task. It takes all out of technology and infrastructure to support it as the primary source, the very infrastructure that is not available even in developed nations, something what centuries of complete dependence on conventional fuel does to a nation and its economy. Nations have to accept it is not a cheap and easy, but if they put out the herculean feat, it enables the future generations to enjoy a self-sustaining society, for a nation like India, complete shift to EV motor is more of luxury it certainly affords at the present, however, if it initiates the process now, it may certainly see itself among a membership of nations running a clearer source of fuel and electricity.

The transition from conventional energy run vehicle to electric vehicles will take time. Indian automakers sold more than 16 million cars, buses, mopeds, rickshaws and other vehicles in the 12 months that ended in March, and only 2.6% were electric. But some parts of the market are changing fast: More than 45% of three-wheeled vehicles were electric. However, keeping in pace with the other economies over the world, Ministry of Petroleum and Natural Gas is keen on promoting Electric Vehicle in our country.

Department of Power, GoWB arranged for a special meeting on Non-Conventional Renewable Energy for implementation of the same in the state. All the member banks are hereby requested to keep focused attention in financing in this sector.

**PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):**

Government of India approved the PM Surya Ghar : Muft Bijli Yojana on 29<sup>th</sup> February 2024, aimed at installing rooftop solar plants in one crore households, with a total financial outlay of Rs.75,021 Crore.

Financing under the scheme is one of major component which states that “The consumer may also opt for financing through the PM Surya Ghar National Portal. The loan products of various banks and financial institutions will be available on portal and the customer may opt for any of them through integration provided by Jan Samarth Portal or through other financial institutions directly”.

In this regard, a model loan scheme has been devised by Indian Banks’ Association in consultation with banks. DFS, Gol is also monitoring the scheme through regular meetings with concerned stakeholders.

**Review of lending to MFI:**

Micro Finance Institutions (MFIs) are financial entities that provide financial services to low income individuals, small entrepreneurs and self help organisations, who lack access to conventional banking and related services. The services they provide mainly include micro credit, savings, payment system, and micro insurance. Due to resource constraints and the structure of formal credit organisations the access of these poor people to traditional banking channels is limited. As a result, phenomenal growth of MFIs has been witnessed over the last few years.

## AGENDA – 20

### Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC: -

SLBC proposes to hold the quarterly review meeting in the FY 2024-25 as given hereunder. Same may be ratified accordingly.

<b>Reviewing Quarter</b>	<b>Date of Proposed Meeting</b>	<b>Day</b>
March, 2025	06.05.2025	Tuesday
June, 2025	05.08.2025	Tuesday
September, 2025	04.11.2025	Tuesday
December, 2025	03.02.2026	Tuesday

The LDMs are advised to prepare the calendar of event for DCC & DLRC meeting within 45 days from the date of the preceding quarter accordingly. The authorities may block the proposed dates for holding the meeting on proposed dates as recommended by RBI.

**Member Banks:** They must ensure submission of quarterly progress data within 15 days from the date of end of the quarter as per Lead Bank Scheme so as to enable SLBC to compile/ analyse the data and prepare the background notes/agenda note in time accordingly.

**LDMs & BLBC convenors:** BLBC convenors have to prepare the annual calendar for convening BLBC meetings in consultation with BDOs and other stakeholders and to conduct the meetings in time. In the same way, LDMs are also to prepare the annual calendar of meetings (DCC/DLRC) in co-ordination with the District Magistrates under intimation of RBI/NABARD officials in charge of respective districts. The said meetings are to be held within 30 days from the end of the quarter and minutes be forwarded to SLBC within 1<sup>st</sup> week for necessary action, if any. LDMs must intimate all DCOs well in advance for attending the meetings.

Action Points emerging in the BLBC/DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting. Any unresolved issues of these meetings may be escalated to SLBC for further discussion.

BLBC forum is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs who are also to access & upload the details of the meetings in the designated BLBC portal of GoWB for ensuring proper functioning of the BLBC forum.

It has been observed that the DLRC meetings are often arranged with DCC meetings combinedly, thus diluting the distinctive nature of the DLRC forum. Feedback received from stakeholders suggested a lack of awareness about the composition and objectives of the forum as being the major reason for its decreasing effectiveness. It was also observed that the level of participation from public representatives in the DLRC meetings has been on a lower side, mainly on account of paucity of time and prior engagements of public representatives.

In view of the above, to bring greater clarity about the Scheme for field functionaries to enable them to effectively conduct DLRC meetings, RBI has issued one advisory on revitalization of District Level Review Committee under Lead Bank Scheme on 09.02.2022 with a compendium of instructions outlining the salient features of the DLRC forum. The compendium would provide necessary guidance and clarity about the forum to the constituents. SLBC would urge upon the LDMs to kindly follow those instructions to ensure effective conduct of DLRC meetings as envisaged under the Lead Bank Scheme.

### **Govt of West Bengal portal for BLBC meetings:**

The portal developed by GoWB and demonstrated in 145<sup>th</sup> SLBC meeting has become fully functional and user credentials have been created for all the LDMs. The LDMs are to incorporate all BLBC meeting related information and developments in the portal without fail for taking necessary remedial measures, if any, by the authorities.

## AGENDA – 21

### Miscellaneous:

#### Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

Digitization of land records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agricultural loans by the banks. In this regard, Department of Land Resources, MoRD, Govt. of India, have requested State/UT Governments (i) to create standardized Open APIs with relevant safeguards to enable access of real time digital land records and (ii) finalize the modalities for entry of loan/charges against parcel of land in consultation with banking institutions to facilitate linking of land record database with banks and financial institutions. On receipt of one letter from DFS, ministry of Finance, GoI regarding the same subject matter, SLBC desk has already requested the GoWB to complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

#### Status of SLBC report submitted by Member Banks:

SLBC recently pursued all the member banks for timely submission of data. The timeline followed by the member banks for sending the data is furnished below-

<b>Status of SLBC report submitted by Banks for December Quarter, 2024</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	14.01.2025
2	Bank of India	Submitted	14.01.2025
3	Bank of Maharashtra	Submitted	15.01.2025
4	Canara Bank	Submitted	15.01.2025
5	Central Bank of India	Submitted	15.01.2025
6	Indian Bank	Submitted	14.01.2025
7	Indian Overseas Bank	Submitted	15.01.2025
8	Punjab National Bank	Submitted	08.01.2025
9	Punjab & Sind Bank	Submitted	17.01.2025
10	State Bank of India	Submitted	20.01.2025
11	UCO Bank	Submitted	16.01.2025
12	Union Bank of India	Submitted	22.01.2025
13	Axis Bank	Submitted	06.02.2025
14	Au Small finance Bank	Submitted	16.01.2025
15	Bandhan Bank	Submitted	10.01.2025
16	Catholic Syrian Bank Ltd.	Submitted	16.01.2025
17	City Union Bank Ltd.	Submitted	20.01.2025
18	Dhanlaxmi Bank Ltd.	Submitted	04.02.2025
19	ESAF SF Bank	Submitted	13.01.2025
20	Federal Bank	Submitted	06.02.2025
21	HDFC Bank	Submitted	16.01.2025
22	ICICI Bank	Submitted	06.02.2025
23	IDBI Bank	Submitted	06.02.2025
24	IDFC First Bank	Submitted	30.01.2025
25	Indusind Bank	Submitted	30.01.2025
26	Jana Small Finance Bank	Submitted	16.01.2025
27	Karnataka Bank Ltd.	Submitted	06.02.2025
28	Karur Vysya Bank	Submitted	06.02.2025
29	Kotak Mahindra Bank	Submitted	14.01.2025
30	Lakshmi Vilas Bank (DBS)	Submitted	20.01.2025
31	Ratnakar Bank Ltd	Submitted	15.01.2025
32	South Indian Bank Ltd.	Submitted	05.02.2025
33	Tamilnad Mercantile Bank	Submitted	13.01.2025
34	Ujjivan Small Finance Bank	Submitted	16.01.2025
35	Utkarsh Small Finance Bank	Submitted	16.01.2025
36	YES Bank	Submitted	20.01.2025
37	BGVB (PNB)	Submitted	09.01.2025
38	PBGB (UCO)	Submitted	08.01.2025
39	UBKGB (CBI)	Submitted	08.01.2025
40	WB State Co-Op Bank Ltd.	Submitted	16.01.2025
41	WBSCARD	Submitted	15.01.2025

## **FI Index-List of identified districts for adequate focus:**

The Financial Inclusion (FI) Index is a composite index that measures the extent of financial inclusion in India. It is based on 97 indicators which ranges from 0 to 100, where 100 represents full financial inclusion. The FI Index is based on three broad parameters namely-Access, Usage and Quality. Each parameter has multiple dimensions, which are calculated using a number of indicators.

'Access' sub-index which is further divided into four dimensions, viz., 'Banking', 'Digital', 'Pension', and 'Insurance', reflects the efforts made on the supply side of financial inclusion, such as availability of physical and digital infrastructure and measures for making basic products and services available for the excluded segments. The 26 indicators across four dimensions have been selected to capture number of banking outlets including BCs, NBFCs, and post offices etc., total number of savings accounts including small savings, all type of cards and electronic payment infrastructure, JAM ecosystem, subscription base of various pension schemes and offices and agents of life and non-life insurance etc.

'Usage' sub-index is divided into five dimensions, viz., 'Savings & Investment', 'Credit', 'Digital', 'Insurance' and 'Pension'. Comprised of 52 indicators, it is more of a demand side measure and reflects the extent of active usage of financial infrastructure by way of savings, investment, insurance, availing of credit and remittance facilities, etc. The indicators are designed to reflect savings and investment habits, availment of credit from banks and non-banks, use of retail digital payments, penetration of insurance both life and non-life, and contribution to various pension schemes.

'Quality' sub-index has three dimensions, viz., 'Financial Literacy', 'Consumer Protection', and 'Inequality' in the distribution of financial infrastructure with 19 indicators. These indicators capture the efforts undertaken by the stakeholders to make citizens aware of the appropriate financial services available, safe ways of using them, and making them aware of their rights such as to overcome the psychological barriers. They also reflect effectiveness of the grievance redress mechanism and account for uneven distribution of certain indicators of financial access and usage. Gini coefficient based on Lorenz curve with district level data granularity has been used to measure inequality.

Out of 97 indicators in the Index, 90 are primary indicators and remaining seven indicators are inequality measures of respective seven primary indicators viz., distribution of bank branches, distribution of fixed-point business correspondents (FBCs) outlets, distribution of ATMs, distribution of number of savings account and savings amounts, distribution of number of credit accounts and outstanding credit.

The lagging behind districts of West Bengal under Access indicator are-

Purba Bardhaman, Paschim Medinipur, Jalpaiguri, Purulia, Coochbehar and Jhargram.

The lagging behind districts of West Bengal under Usage indicator is-

Purulia

These above mentioned districts need special focus to find the gaps and improve the performance, as these districts are below the state and national average.

# FINANCIAL INCLUSION INDEX



## What is Financial Inclusion Index

It is a multidimensional composite Index based on 97 indicators which quantifies the extent of financial inclusion in the country on a scale of 0-100.

RBI has released the financial inclusion index for March 2024.



## Indicators for FI Index (with weightage)

### Access (35%)

Reflects the efforts made on supply-side of financial inclusion

### Usage (45%)

Demand-side measure which reflects the extent of active usage of financial infrastructure

### Quality (20%)

Reflects the efforts on awareness of financial services & overcoming psychological barriers

### Sub-Indicators

- Banking
- Digital
- Pension
- Insurance

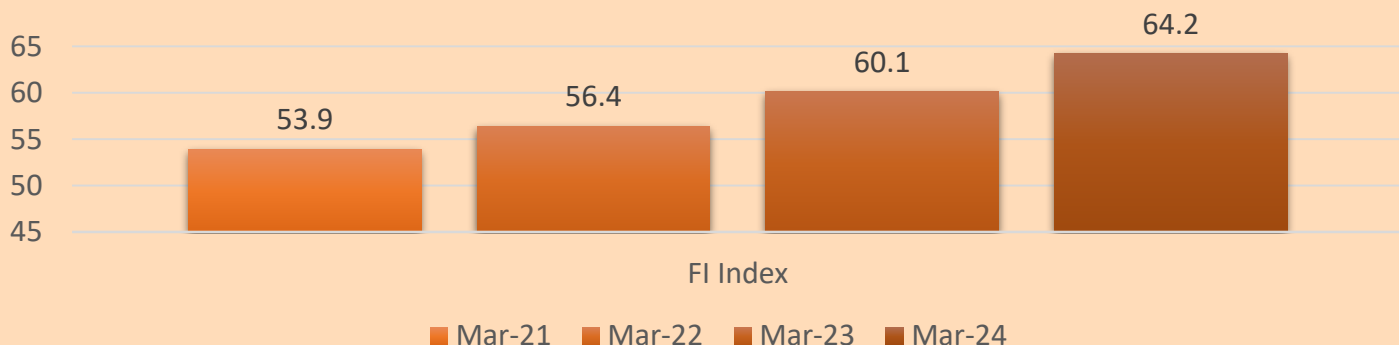
### Sub-Indicators

- Savings & Investment
- Credit
- Digital
- Insurance
- Pension

### Sub-Indicators

- Financial Literacy
- Consumer Protection
- Inequality

## Financial Inclusion Index



### **Unbanked Rural Centre (URC):**

Unbanked Rural Centres (URCs) are villages or rural areas that are in tier 5 or 6 which do not have a CBS enabled banking outlet for offering basic banking services.

RBI has a policy that requires 25% of new bank branches are to be opened in unbanked rural centres.

The Government of India has launched the Jan Dhan Darshak app to ensure that there is a banking outlet within 5 kilometres of all inhabited villages.

As per mail received from RBI dated 11<sup>th</sup> November 2024, there are total 4,15,141 number of URC s across the country, out of which West Bengal have 24,606 number of URCs based on the information of 'Central Information System for Banking Infrastructure' (CISBI), as on 31<sup>st</sup> March 2024.

However, as per information received from Mission Office, Department of Financial Services, Ministry of Finance (GoI) via mail dated 21<sup>st</sup> March 2024 there is no unbanked village in the state of West Bengal as on 29.02.2024. All 38,250 mapped villages in JDD App are covered by either a bank branch or a BC or an IPPB Centre.

### **KYC Compliance Issue:**

In terms of the provisions of Prevention of Money-Laundering Act, 2002 and the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, as amended from time to time by the Government of India and other Laws/ Regulations, all banks are required to follow certain customer identification procedure while undertaking a transaction, either by establishing an account based relationship or otherwise and monitor their transactions. The KYC Policy is primarily governed by RBI's Master Direction on Know Your Customer and by PFRDA Master Direction on KYC /AML/CFT.

India, being a member of Financial Action Task Force (FATF) is committed to upholding measures to protect the integrity of international financial system. To prevent Bank from being used as a channel for Money Laundering (ML)/ Terrorist Financing (TF) and to ensure the integrity and stability of the financial system, efforts are continuously being made both internationally and nationally, by way of various rules and regulations. The KYC Policy has been framed to develop a strong mechanism for achieving the following objectives:

- To prevent banks from being used intentionally or unintentionally, by criminal elements for Money Laundering or Terrorist Financing activities. KYC procedures also enable the banks to know/understand their customers and their financial dealings better, which in turn helps it to manage the associated risks prudently.
- To enable the banks to comply with all the legal and regulatory obligations in respect of KYC norms / AML standards / CFT measures / banks' obligation under PMLA, 2002 and to cooperate with various government bodies dealing with related issues.
- The purpose of KYC policy is to put in place customer identification procedures for opening of accounts and monitoring transactions in the accounts for detection of transactions of suspicious nature for the purpose of reporting to Financial Intelligence Unit-India [FIU-IND] in terms of the recommendations made by Financial Action Task Force (FATF) and the paper issued on Customer Due Diligence (CDD) for banks by the Basel Committee on Banking Supervision (BCBS) on AML standards and on CFT measures.
- The term 'Money Laundering' would also cover financial transactions where the end-use of funds is for financing terrorism, irrespective of the source of funds.

Risk Management: Customers shall be categorized as Low, Medium and High risk categories, based on the assessment and risk perception of the banks. The risk categorization of a customer and the specific reasons for such categorization shall be kept confidential and shall not be revealed to the customer to avoid tipping off the customer.

Small Account: A “Small Account” means a savings account which is opened in terms of sub-rule (5) of rule 9 of the PML Rules, 2005, i.e., those who do not have any OVD and unable to comply CDD measures of the banks. Small Accounts entail the following limitations:

- The aggregate of all credits in a financial year does not exceed Rs. 10 lacs.
- The aggregate of all withdrawals and transfers in a month does not exceed Rs 10,000/-
- The balance at any point of time does not exceed Rs 50,000/-.

This limit on balance shall not be considered while making deposits through Government grants, welfare benefits and payment against procurements.

Updation / Periodic Updation: Periodic updation means steps taken to ensure that documents, data or information collected under Customer Due Diligence (CDD) process is kept up-to-date. Periodic updation shall be carried out at least once in 2 years for High Risk customers, once in 8 years for Medium Risk customers and once in 10 years for Low Risk customers from the date of opening of the accounts / last KYC updation. For Low Risk customers, in case of no change in the KYC information, a self-declaration from the customer in this regard may be obtained through customer’s email-id registered with the Bank, customer’s mobile number registered with the Bank, ATMs, digital channels (such as online banking / internet banking, mobile application of Bank), letter, etc. Bank branch on obtaining such request from the customer shall ascertain that KYC documents as per the current CDD standards are available with them and shall update the KYC status and KYC updation date in Finacle. If the available documents, are not as per extant KYC policy or the OVD submitted by the customer has expired, the bank branch shall inform the customer to submit the requisite documents as per current CDD standard for KYC Updation.

KYC Compliance issue & account blockage: in the last SLBC meeting along with other meetings held by Hon’ble Chief Secretary, Govt. of West Bengal, RBI etc., several concerns were highlighted over persisting issues of KYC compliance and bank customers’ accounts freezing with particular mention to difficulties in hassle free flow of Direct Benefit Transfer (DBT) payments and adoption of corrective measures by the banks in this regard including system based validation of beneficiary list having all bank a/c details, as provided to banks by Departments like P&RD etc., from time to time. It is desired that:

- Sensitization of branch incumbent for prompt KYC updation after submission of required KYC documents by the account holders.
- Banks in terms of RBI guidelines, should promptly complete KYC updation for “Low Risk” customers (majority of the DBT beneficiaries belong to this category) observing minimum prescribed formalities where no material changes are observed in the KYC details.
- Huge pendency of KYC updation, even after submission of required papers, both at branch and BC/CSP level should be cleared on priority basis.
- As the job of Aadhar linking of the accounts is primary responsibility of the banks, they should take all the necessary steps in this regard and in doing so, if banks face any issues with UIDAI regarding mismatch in Biometric/ Mobile/ PAN etc., they should immediately seek assistance of the concern department to expedite removal of impasse.

RBI letter no. RBI/2024-25/91 DoS.CO.PPG.SEC.12/11.01.005/2024-25; dated 02<sup>nd</sup> December 2024 in this regard is attached for ready reference:



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

RBI/2024-25/91

DoS.CO.PPG.SEC.12/11.01.005/2024-25

December 02, 2024

The Chairman / Managing Director / Chief Executive Officer  
All Commercial Banks (excluding Regional Rural banks)

Madam / Dear Sir,

### **Inoperative Accounts / Unclaimed Deposits in banks**

A reference is invited to [RBI circular DOR.SOG \(LEG\).REC/64/09.08.024/2023-24 dated January 1, 2024](#) on the captioned subject. It requires banks, among other things, to undertake an annual review of accounts/ deposits where there are no customer induced transactions for more than a year; segregation in their Core Banking Solution of accounts opened for credit of scholarship amount and/ or Direct Benefit Transfer (DBT)/ Electronic Benefit Transfer (EBT) under Government Schemes to facilitate credit of DBTs even if such accounts have become inoperative; and take steps to trace the customers of these accounts/ deposits. It also contains operational guidelines for activation of such accounts/ deposits, customer awareness measures such as public awareness and financial literacy campaigns to be undertaken by banks and requires information on the process for activation of such accounts/ deposits to be displayed on the banks' websites and branches.

2. The Department of Supervision, RBI, recently conducted an analysis, which revealed that the number of inoperative accounts/ unclaimed deposits in several banks was on the higher side vis-a-vis their total deposits as well as in absolute terms. The reasons were attributed to either inactivity for a long time or pending updation/ periodic updation of KYC in such accounts. Reportedly, there were instances of customers facing inconvenience when they approached the bank branches for activation of inoperative accounts including inadvertent errors in customer details such as mismatch in name, etc. It was also observed that a few banks have a large pendency of accounts that are due for updation/ periodic updation of KYC, resulting in such accounts getting frozen for further transactions as per bank's internal policies.

पर्यवेक्षण विभाग, केन्द्रीय कार्यालय, मेकर टावर - एफ, कफ परेड, कोलाबा, मुंबई - 400 005  
टेलीफोन: 022 - 6997 3817 ई-मेल: [ppgdos@rbi.org.in](mailto:ppgdos@rbi.org.in)

Department of Supervision, Central Office, Maker Tower - F, Cuffe Parade, Colaba, Mumbai - 400 005

Telephone: 022 - 6997 3817 e-mail: [ppgdos@rbi.org.in](mailto:ppgdos@rbi.org.in)

बैंक हिन्दी में पत्राचार का स्वागत करता है।



3. The banks are, therefore, advised to take necessary steps urgently to bring down the number of inoperative/ frozen accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification Process, etc. While the accounts of beneficiaries of various Central/ State government schemes like DBT/EBT etc., are required to be segregated to facilitate uninterrupted credit of such DBT/EBT amounts in their accounts, instances have been observed where the accounts of such beneficiaries have been frozen due to other factors such as pending updation/ periodic updation of KYC. Since these accounts mostly pertain to the people from the underprivileged sections of the society, the banks may facilitate the process of activation of accounts by taking an empathetic view in such cases. The banks may also organise special campaigns for facilitating activation of inoperative/ frozen accounts. Besides, the banks may also facilitate Aadhaar updation for customers through the branches providing Aadhaar related services. Instructions have been issued separately to SLBCs to proactively monitor the situation in their respective jurisdictions with a view to minimise customer inconvenience.

4. The progress in reduction of inoperative/ frozen accounts and the special efforts made by the banks in this regard, may be monitored by the Customer Service Committee (CSC) of the Board. In addition, the banks are also advised to report the same on a quarterly basis to the respective Senior Supervisory Manager (SSM) through DAKSH portal, starting from the quarter ending December 31, 2024.

5. A copy of this Circular shall also be placed before the CSC of the Board in its next meeting along with a monitorable action plan for ensuring full compliance in this regard.

Yours faithfully,

(Tarun Singh)  
Chief General Manager



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Ref. No: SLBC/WB/166<sup>th</sup> SLBC Meeting/ 680/2024

Date: 30.12.2024

- 1) The Member Banks of SLBC, West Bengal,
- 2) The LDMs in West Bengal,
- 3) Line Departments, Govt. of West Bengal

**Reg: Proceedings of 166<sup>th</sup> meeting of SLBC, West Bengal held on 23.12.2024.**

The meeting of 166<sup>th</sup> SLBC for the state of West Bengal was held on 23.12.2024 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended September'2024. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating in the meeting.

The meeting was graced by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchyat and Rural development, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, Govt. of West Bengal, Shri M. Paramasivam, Executive Director, PNB & Co-Chairman SLBC, Punjab National Bank, Shri. P.K. Bhardwaj, CGM, NABARD, Shri Satyendra Kumar Singh, CGM, State Bank of India, Smt. Rashmi Rani, General Manager, Reserve Bank of India, Kolkata and other dignitaries.

Shri M. Paramasivam, Executive Director, PNB & Co-chairman SLBC, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2024-25, in his keynote address. He congratulated all the member banks for disbursement of fresh credit of Rs.4.08 Lakh Crore up to September Quarter for FY 2024-25, thereby achieving 97% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 29% from Rs.3.17 Lakh Crore for the same corresponding period of FY 2023-24. He applauded all the member banks on achievement under MSME up to 30.09.2024 which stood at Rs.1,13,722 Crore, thus achieving 74% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.89,002 Crore. Thus, MSME sector registered a Y-O-Y growth of 28%. Achievement under Agriculture up to 30.09.2024 stood at Rs.54,259 Crore, thus achieving 47% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.36,607 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 48%.





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He congratulated all the bankers for registering Y-O-Y growth of 138% in number wise and 74% in amount wise in Agriculture Infrastructure Fund (AIF). CD ratio improved to 69.88 % as on 30.09.2024, in comparison to 68.42% as on September 2023.

He praised all the member banks for disbursing 6.86 Lakh number of NRLM-SHG's amounting to Rs.14,804 Crore up to September Quarter 2024, thus achieving around 91% in number wise and 49% in amount wise annual target respectively. In the same corresponding period of previous FY 2023-24, member banks cumulatively disbursed 6.01 Lakh number of NRLM-SHG's amounting to Rs.11,710 Crore.

He further informed that all the member banks cumulatively sanctioned 75,221 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 30.09.2024, which was 58,298 in terms of number of accounts sanctioned as on 30.09.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 29% has been registered in terms of number of accounts sanctioned.

He informed that total number of applications sanctioned under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) as of 2024 stood at 29,278, which was 10,493 in terms of number of accounts sanctioned as on 30.09.2023. Thus, under WBBCCS, a Y-O-Y growth of 179% has been registered in terms of number of accounts sanctioned.

He extended congratulations and compliments to all the member banks for enrolment of 4.73 Crore people as on 30.09.2024 under the ambit of Jan Suraksha Schemes since inception, which was 4.32 Crore as on 31.03.2024, thus fresh addition under this scheme during FY 2024-25 up to September Quarter was around 41 Lakhs.

He, further, requested all the member banks to timely dispose of the loan proposals so that the benefit could, timely reach to the beneficiaries. He also informed the house that the above performance was satisfactory in the direction of achieving the set goal under ACP for this financial year and very much optimistic that with the concerted efforts and the guidance of the state govt. and the banks together the achievement would reach further new height in upcoming days.

Thereafter, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, requested Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal for presiding over the meeting.

Dr. Mitra welcomed all the dignitaries present over there in the meeting and commenced point-wise discussion on various credit linked flagship schemes of the state government. He thanked all the member banks for participating in the MSME campaign from 2<sup>nd</sup> to 20<sup>th</sup> December 2024.





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Before entering agenda wise discussion, Dr. Mitra raised few persisting issues related to Banks' customer services along with suggestive actions as emerged during the discussion:

### 1. KYC Compliance:

- a. Although inward flow of complaints related to KYC updation has come down considerably in the Chief Minister's Grievance Portal, necessary updation wherever necessary should be completed within shortest possible time after receipt of KYC documents from the customers. Any delay in the process might lead to non-receipt of benefit under various social welfare schemes of the government.
- b. Executive Director, PNB, urged upon the member banks for addressing the issues related to KYC through adequate sensitization of the field functionaries and reiteration of the latest RBI guidelines in this regard which advises that, for low-risk customers having no change in KYC information, self-declaration is sufficient for re-KYC/ periodic KYC updation. The direction issued from RBI should be strictly adhered to treating the same as a regulatory compliance. Aim of this compliance should be to keep the pendency at any point of time to the bare minimum level.

(Action: Member banks)

### 2. Validation of Bank Account & Adhaar Seeding for receiving DBT:

Probable reasons for not receiving DBT due to non-validation of bank account are:

- i) Pending KYC updation leading to freezing of accounts,
- ii) Accounts in Dormant or inoperative state,
- iii) Adhaar seeding pending in accounts where DBT is to be received.

The following resolution were taken in the meeting to resolve the said issue:

- a. Sensitization of public in general regarding the Adhaar seeding in account for receiving the DBT through sending mass SMS/ paper publications.
- b. Member banks to update the Adhaar details in the accounts on priority basis for ensuring credit and debit transactions for the DBT amount in those accounts of the eligible beneficiaries.
- c. Exhaustive list of students' borrowers of Backward Classes, as received from Backward Class Welfare Department, Govt. of West Bengal had already been shared with the member banks through SLBC. All banks are requested to expedite the account validation & Adhaar seeding task on urgent basis.
- d. Member banks to share the data pertaining to the dormant account & Adhaar seeding pendency to SLBC and SLBC to compile and share the same with institutional Finance.

(Action: Member banks, SLBC, Finance Department)



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### 3. Self Help Group (SHG):

- It is reiterated that there should not be any minimum deposit required for the SHG members during opening of Savings account in newly formed SHGs.
- All the member banks to upload proper progress data to the concern NRLM portal in a time bound manner.
- Keeping in view the excellent percentage of recovery in the industry, member banks must consider delivering more number and amount of credit to the SHG.
- Though Ticket size has improved, some major banks need to strategize suitably to improve their performance in this regard.
- Renewal & enhancement of eligible existing SHGs should be done on urgent basis.
- Around 18,000 number of SHG proposals have been received through MSME camps held recently across the state. The member banks are requested to dispose them immediately.

(Action: Member banks)

### 4. MSME:

Dr. Mitra congratulated the bankers for their phenomenal performance in MSME sector by way of disbursing Rs.1,36,853.43 crores in MSME Sector as on 17.12.2024, thus achieving 89.15% against ACP target of Rs.1,53,509.18 crores for the FY-2024-25. However, he expressed his dissatisfaction over overall poor performance of the Banks under West Bengal Bhabishyat Credit Card till date. During deliberations on this agenda item, the following decisions have been arrived at;

- As decided in the meeting with major banks held by the Chief Secretary, Govt. of West Bengal on 22-11-2024, all pending cases for disbursement in all sanctioned cases under West Bengal Bhabishyat Credit Card and other MSME schemes should be completed by the member banks within 31.12.2024.
- A huge gap between the number of sponsored cases and number of sanctioned cases in West Bengal Bhabishyat Credit Card Scheme (WBCCS) has been observed with constraint. Member banks have been advised to analyse the rejection cases in WBCCS to ensure that no cases are rejected on flimsy ground.
- Joint inspection by the MSME department and the bank representative(s) should be undertaken for sourcing quality loan proposals apart from addressing on the spot the possible causes of rejection subsequent to sponsoring of the proposals to the Banks.
- SBI in particular need to re-assess their stance with regard to introduction of Cash Credit facility under West Bengal Bhabishyat Credit Card.

(Action: Member banks, MSME Department)



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#### 5. Agriculture (KCC):

- Ticket size of the KCC should be increased considering the high inflation rate and increased price of the Agricultural inputs. WBSCB need to consider scale of finance while fixing KCC limit henceforth. PNB need to re-activate large number of dormant KCC accounts.
- Identification and sensitization of non-performing branches for improvement of overall agricultural performance of the member banks.
- Collateral free loan upto Rs.2 Lakhs from Rs.1.60 Lakhs should be implemented immediately in all bank branches in line with RBI directives dated 06-12-2024
- Agriculture department will hold a meeting with member Banks and subsequently District magistrates will hold special DCC meeting in this regard.

(Action: Member banks, SLBC, Agriculture Department)

#### 6. WBSCC (West Bengal Student Credit Card) Scheme:

- Banks are requested to analyse the high rejection rate (near about 50%) of WBSCC and to come out with solutions to have greater number of sanctioning of WBSCC proposals.
- Banks are requested to dispose the WBSCC pendency on priority basis keeping in view the urgency of the student borrowers to pay their fees in time.

(Action: Member Banks)

#### 7. Food Processing & Fishery:

- It has been decided to hold a separate meeting between all the members and the Department regarding disposal of the pending cases of PMFME.
- SLBC to share the list of Nodal Officers (single point of contact) from all the member banks dealing with PMFME/MJCC proposals with the Departments.

(Action: Member Banks & SLBC)

#### 8. CD ratio:

Dr. Mitra expressed his concern about CD ratio of some districts e.g. Jhargram, Kalimpong & Kolkata registering a negative growth. He suggested that a separate meeting with all LDMs could be held for discussion on improvement on CD ratio.

The meeting ended with the conclusive remark by M. Paramasivam, Executive Director, PNB & co-chairman SLBC.



**Balbir Singh**

(General Manager & Convenor,  
SLBC West Bengal)



## List of participants in 166th SLBC Meeting held on 23.12.2024

Sl No	Name	Designation	Organisation
<b>Dignitaries from Govt. of India (DFS)</b>			
1	Ms.Neha Chauhan	Joint Director DFS & Nodal officer for SLBC West Bengal (through VC)	DFS, Govt. of India
<b>Dignitaries from Govt. of West Bengal and different Line departments</b>			
2	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department	Government of West Bengal
3	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
4	Sri Pradip Kumar Mazumdar	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
5	shri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
6	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
7	Smt. Smaraki Mahapatra	Secretary	Food Processing Industries & Horticulture
8	Smt. Kuhuk Bhusan	SMD & CEO	WBSRLM
9	Smt.Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
10	Sri Kumarjib Chakaborty	Senior Special Secretary	ARD
11	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
12	Sri. R.K. Ghosh	Director	Directorate of Textiles
13	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
14	Rina Chakraborty	Assistant Director	MSME DFO Kolkata
15	Debasis Barman	Assistant Director	MSME DFO Kolkata
16	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
17	Sri.Bimal Rath	Regional Manager	National Hosing Bank
18	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
19	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
20	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
21	Sri.D.Chakraborty	RC	HUDCO
22	Sri.G. Murali Rao	SDR	MORD
23	Sri.Samir Kr. Chattopadhyay	C. B O	Higher Education Department, GoWB
24	Dr.Prabir Roy	Asistant Director	ARD
<b>Dignitaries from RBI &amp; NABARD</b>			
25	Smt.Reshmi Rani	General Manager	RBI, Kolkata RO
26	Sri.P.K.Bharadwaj	Chief General Manager	NABARD, Kolkata RO
27	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
<b>Dignitaries from Commercial Banks</b>			
28	Shri M. Paramasivam	ED & Co- Chairman	Punjab National Bank
29	Sri S.Bajpayee	Chief General Manager	SLBC, West Bengal
30	Sri Balbir Singh	General Manager & Convener	SLBC, West Bengal
31	Shri Satyendra Kumar Singh	Chief General Manager	State Bank of India
32	Sri.Alok Kr.Goyal	Chairman	BGVB (PNB)
33	Sri. Pranab Kumar Biswas	Chairman	PBGB (UCO)
34	Sri Anil Kumar	Chairman	UBKGB
35	Sri. Kalyan Mukerjee	General Manager	Canara Bank
36	Sri.C.Khurana	Zonal Head	Indian Bak
37	Sri.Rajeev Kumar	Zonal Manager	Bank Of Maharastra
38	Sri.S.K. Chakraborty	DGM	Bank Of Baroda
39	Sri Amit Raj	Deputy General Manager	UCO Bank
40	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
41	Sri Sanjay Kr. Vishwas.	Assistant General Manager	State Bank of India
42	Ganesh Chandra Sarkar	Assistant General Manager	Canara Bank
43	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
44	Sri. A.K.Gupta	Assistant General Manager	Indian Bank
45	Sri. P.G.Shankararishnan	Assistan General Manager	Indian Overseas Bank
46	Rizwan Ahmed	Assistan General Manager	IDBI
47	Subhadip Chaterjee	Chief Manager	Bank Of Baroda
48	Sri Vishal Sinha	Senior Manager	Union Bank of India
49	Sri Chanachal Nayan	Manager	Indian Bank
50	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
51	Sri. Suman Chaterjee	SLBc Nodal	UCO Bank
52	Arup Chattaopadhya	Regional Head	Axis Bank
53	Sri Dipesh Chakraborty	State Nodal	Axis Bank
54	Sri Manik Verma	Senior Vice President	HDFC Bank
55	Sri Shibananda Pandit	City Head	ICICI Bank
56	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
57	Smt. Priyanka Das	RM-Govt. Business Group	Indusind Bank
58	Sri. Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bak
59	Sri Angshuman Dutta	DVP	Kotak Mahindra Bank
60	Sri. Ranadhir Das	BM	Dhanalaxmi Bank Ltd.
61	Sri.Amit Bisaws	AVP	Ratnakar Bank Ltd.
62	Sri.Sutirtha Khamaru	BM	AU Smalla Finance Bank
63	Sri.Partha Banerjee	Regional Head	Ujjiban Small finance Bank
64	Sri.Kanishka Deulia	AGM	IPPB
65	Sri.Amit Dutta	CM	Airtel Payent Bank
66	Sri.Soumen Kanra	RH	Fino Paymnet Bank
67	G.Rameshwaram	Manager	Tamilnad Marchent Bank
68	Mohit Kumar Mahelka	Manager	SIDBI
69	Rajdeep Chakraborty	Manager	South Indian Bank
<b>Lead District Managers of West Bengal</b>			
70	Lipika Roy	Alipurduar	Central Bank of India
71	Sri.Pankaj Kumar	Bankura	Punjab National Bank
72	Sri.Prithwis Das	Birbhum	UCO Bank
73	Sri.Jeebachha Narayan Jha	Coochbehar	Central Bank of India
74	Sri.Sayantana tarafdar	Dakshin Dinajpur	Punjab National Bank
75	Sri.Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
76	Sri. Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
77	Sri Amit Kumar	Hooghly	UCO Bank



78	Sri.Amit Kohli	Howrah	UCO Bank
79	Sri.Debashis Karmakar	Jalpaiguri	Central Bank of India
80	Sri.Biddya Nand Mishra	Jhargram	Punjab National Bank
81	Sri.Kishore Lohar	Kalimpong	State Bank of India
82	Sri Abhijit Mondal	Kolkata	State Bank of India
83	Sri Amitabh Kirtania	Malda	Punjab National Bank
84	Sri Tapu Dutta	Nadia	Punjab National Bank
85	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
86	Sri Pinaki Barman	Purba Burdwan	UCO Bank
87	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
88	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
89	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank





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